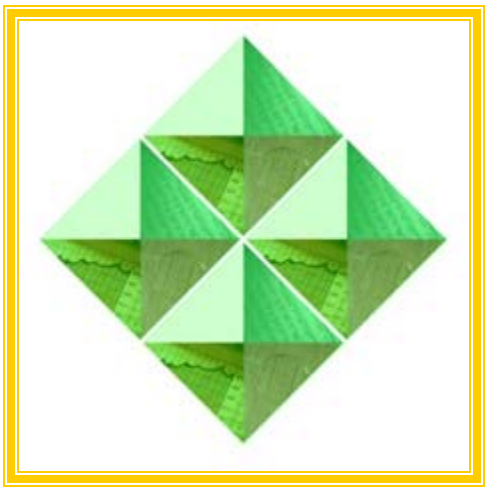
SMART Comparitor – 1st with the changes - Accurate with the Information

SMART Comparitor
User Manual
Everything you need to know about SMART Comparitor to make it work for you.

© SMART Comparitor ABN 67 623 637 167
Business Registration No. BN97737614

23 January 2003



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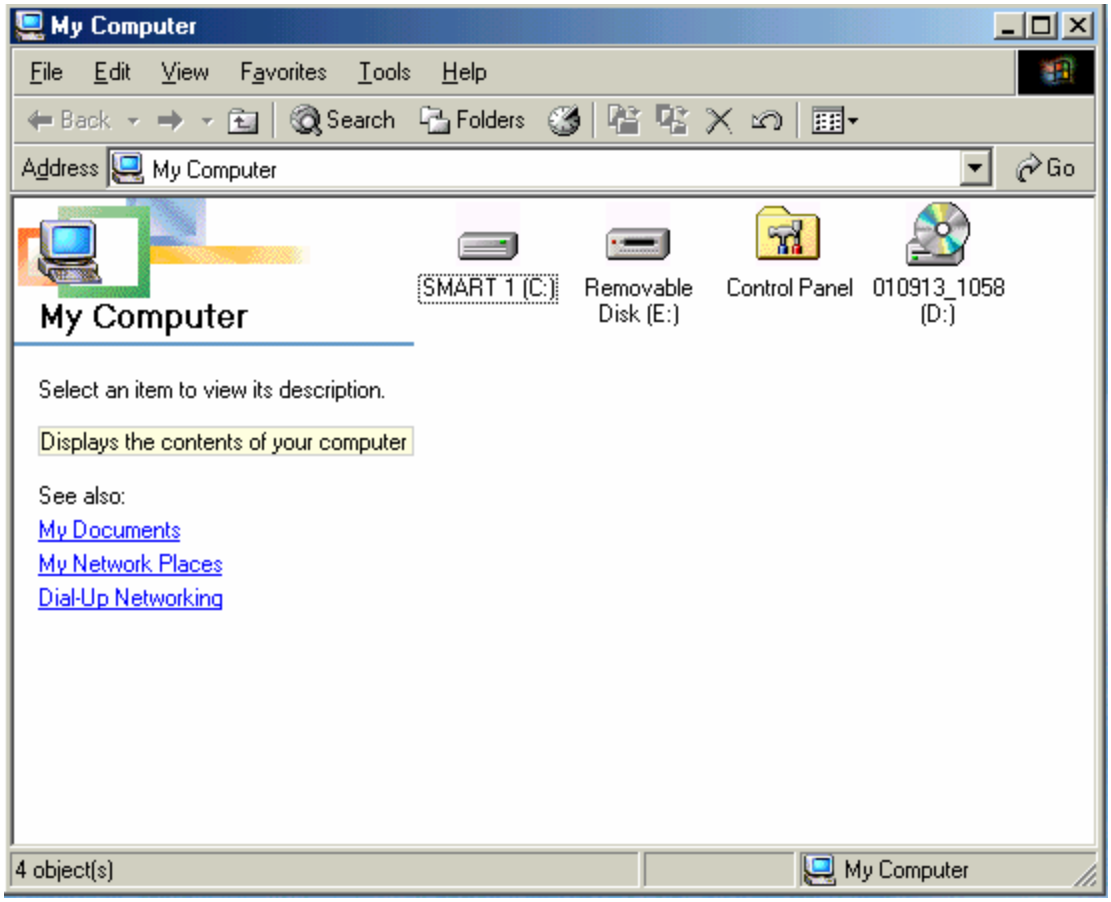
Installation of SMART Comparitor

Double click on your (D, or whatever it is called) drive in “My Computer”.



The following will then appear:

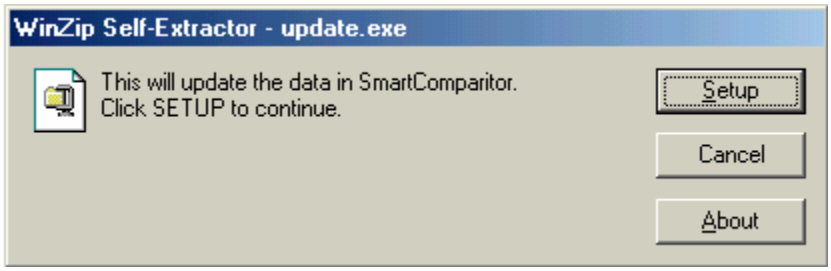
Double click on

and you are on your way to installing SMART Comparitor.

Once this has been done, open the folder

by double clicking on it until the following appears

, double click on this and follow the prompt, which is



If you are a first time user, you will be prompted to give us a call for a Validation Code. Without this code, the program will not work (it will have "Expired" even though you have just installed it).

Also included on the CD is an unregistered version of WinZip 8.0 located in the folder called

.

There is also a direct link to www.winzip.com in our Links page.

Double click on this and the following appears, -

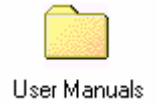
.

To install winzip8, double click on the Setup icon and follow the prompts.

This has been included in order for you to be able to zip and save your own files, as you require, (as well as the Fact Finder and Client Information in SMART Comparitor).

You are under no obligation to use WinZip for backing up, there are many other backup programs available and you may be using a better one at present.

The last thing (which will be the first) is the user manual for SMART Comparitor.

To access this double click 

and the following will appear –

The User Manual has been saved in .pdf format:

1. Adobe Acrobat Reader

Adobe Acrobat Reader is also available from our website.

The Link to Acrobat reader is located in our Links page, with the URL being:
http://www.adobe.com/products/acrobat/readstep.html

The SMART Comparitor User Manual is likewise located on our website for direct downloading, either now or in the future.

This file can be located in our Update page.

How to use
SMART Comparitor

SMART Comparitor has been designed using the K.I.S.S. formula. (Keep It Simple Stupid) It has been designed to enhance the end user's education, as well as, hopefully assist in closing the sale.

At present, there is only one companies Premium rates incorporated in the program. More and more will be incorporated in future versions. The reason we are slow in including rates is because we want to make sure that what is on our program is not only accurate, but also comprehensive.

Priority has been given to ensuring that policy benefits are faithfully explained, as these will have a more lasting impact on your client, at time of claim, than a minimal difference in premium will.

The program is incredibly versatile and yet very simple. Some users will enjoy its comprehensive and its up-to-date database whilst others will find the simple click and check method effective. Others will take full advantage of all the features that the program offers. Remember, your Professional Indemnity is put on the line every time you recommend a product – don't risk it by accepting someone else's recommendation.

We have taken great care not to "rank" or "rate" the definitions / benefits.

For example:
It takes no time to interpret that a "one duty definition" is much better than an "any duty or combination of duties that are critical, etc." or that a Nil waiting period for Partial Disability is much better than a 14 or 28 days firstly being Totally Disabled Definition.
How about claims procedures? Do you explain these to the client?

The program is designed to satisfy the following requirements:
"Know Your Product Rule"
"Know Your Client Rule"
SMART Comparitor includes an Electronic Fact Finder, which you will find easy to use.

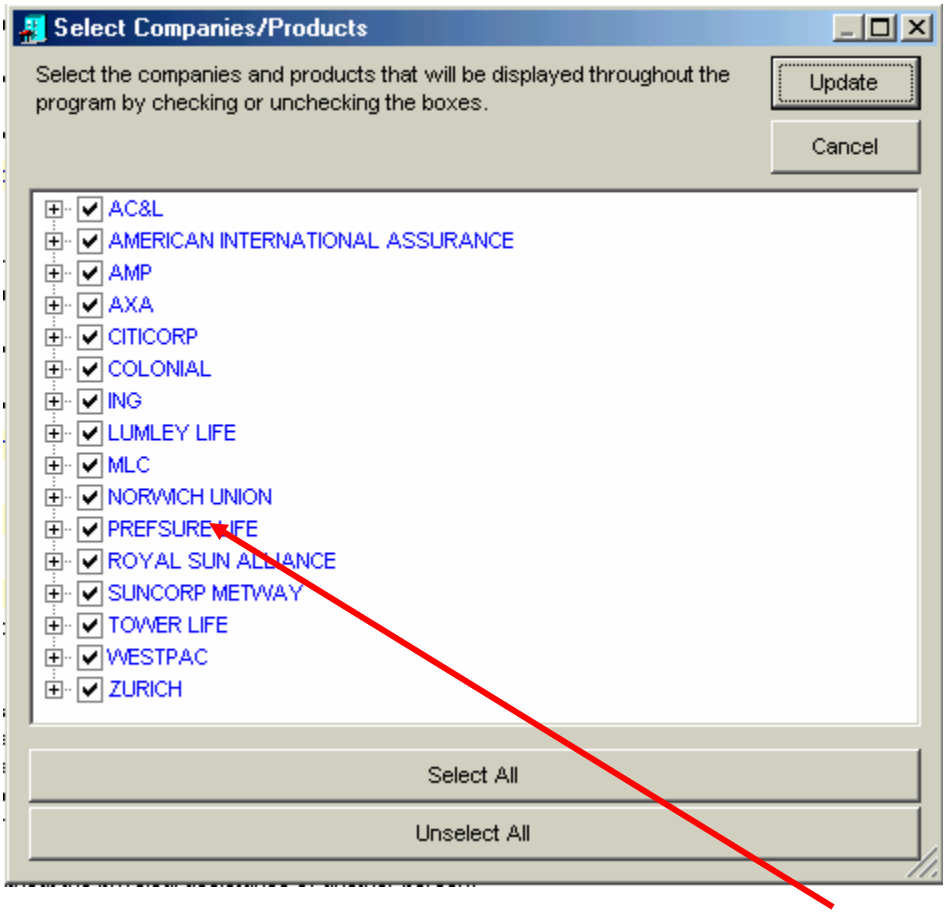
The rules have changed, under the "Know Your Client Rule" the advisor will have to have a reasonable basis for making recommendations.

Updates can be either emailed to you as they occur, or downloaded from our website, and this will be within a few days of a company launching / updating their product/s.

Overview

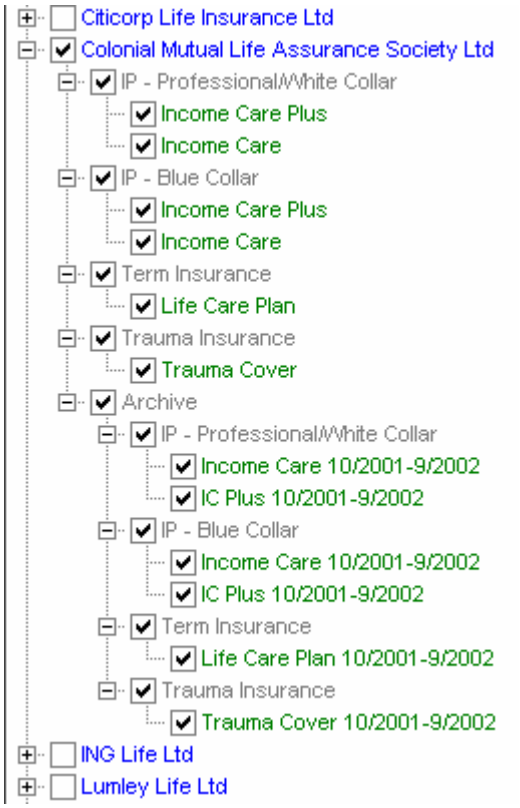
When you start the program, the first screen to appear is the "Select Companies / Products" Window.

From here, you can either select or deselect the companies that you would like to compare.



And more importantly, by clicking on the ⊞ that appears on the left hand side of the screen, you can further expand the selection process to the following:

If you continue to click on the ⊞, then the expansion increases even more:



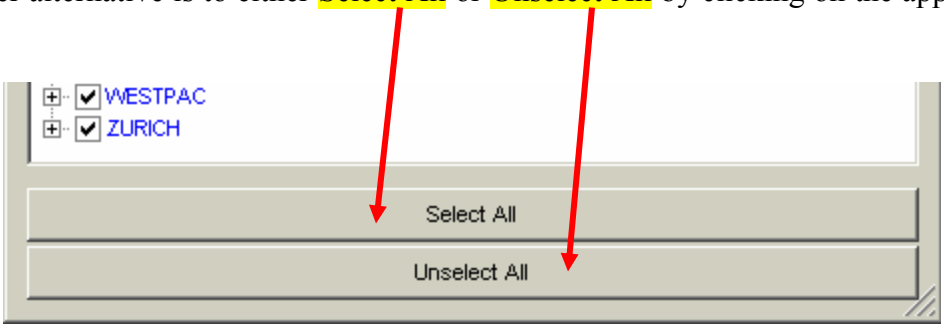
The first thing that you will notice is that we now have archiving. What that means to you is that from April this year (2002) we will keep, on file, all policy as they are updated.
In time, you will have a complete record of policies as they are updated, starting with April 2002.

From here you can tailor make How and What you present.

Your selection of companies could be different for the Professional / White Collar Occupations, to that of Blue Collar Occupations, as well as different companies for Term and/or Trauma.

To completely deselect a Company, for all products, simply click in the ☑ to remove the tick. None of that company's product will then appear.

The other alternative is to either Select All or Unselect All by clicking on the appropriate bar



The Archived data has to be manually selected.

You can also enlarge or decrease the size of the Select Companies/Products Screen.

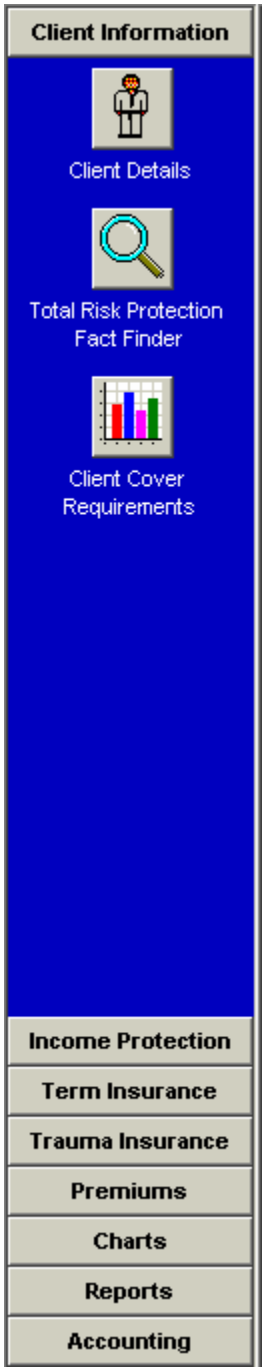
You can even expand it to the size of your screen.

You can, at any time throughout the program, alter your selection by going to this icon / button, Company / Product Selection, clicking on it, making the changes and then clicking on the **Update** button.

This **Update** button is situated on the top left hand corner of your screen.

The Control Panel, situated on the left hand side of your screen, allows you to navigate through the program:

The Control Panel is always situated on the Left side of your Screen and works similar to Microsoft Outlook.



The program, when started, automatically defaults to **Client Information.**

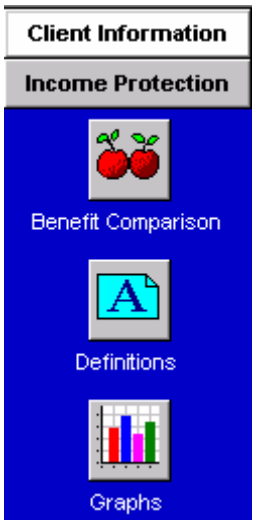
We have done this in order to comply with the Financial Services Reform Act of "Know you Client"

Client Information:

You will notice that Client Information has 3 navigation buttons.
1. Client Details: Data Base
2. Total Risk Protection Fact Finder: An electronic Fact Finder, and
3. Client Cover Requirements: Solutions in graph format.

If you only want to compare Income Protection Insurance contracts, click the

Income Protection Icon:

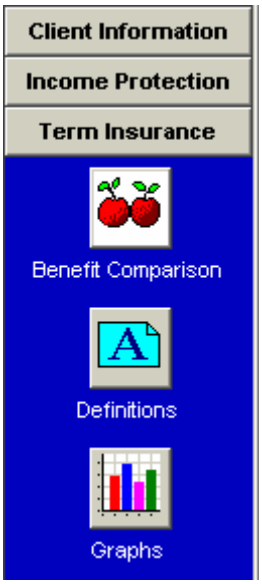


You will now notice that Income Protection has moved up and 2 new navigation buttons have appeared on the Left hand side of your screen.

1. **Benefit Comparison**
2. **Definitions**
3. **Graphs**

If you only want to compare Term Insurance contracts, click the

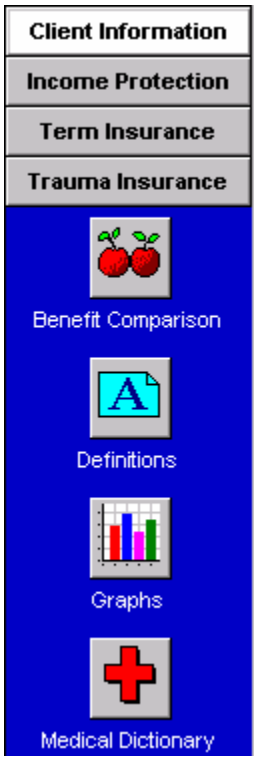
Term Insurance Icon:



You will now notice that Term Insurance has moved up and 3 new navigation buttons have appeared on the Left hand side of your screen.

1. **Benefit Comparison**
2. **Definitions**
3. **Graphs**

You can continue this for Trauma Insurance:



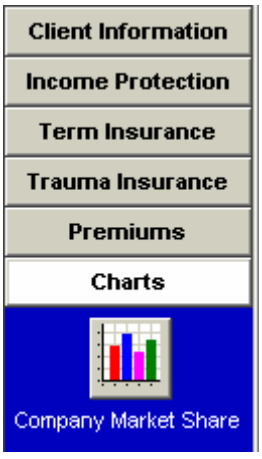
You will now notice that Trauma Insurance has moved up and 4 new navigation buttons have appeared on the Left hand side of your screen.

1. **Benefit Comparison**
2. **Definitions**
3. **Graphs**
4. **Medical Dictionary**

Premiums:

You will now notice that Premiums Tab has moved up and 1 new navigation buttons has appeared on the Left hand side of your screen.
1. Term & Trauma

Charts:



You will now notice that Charts has moved up and 1 new navigation button has appeared on the Left hand side of your screen.
1. Company Market Share

As well as Reports:

You will now notice that Reports has moved up and 3 new navigation buttons have appeared on the Left hand side of your screen.

1. **Customer Advice Record**
2. **LifePlan**
3. **Member Advice Record**

That was a very quick overview of how to navigate through the program.

How to use SMART Comparitor
Client Information Section

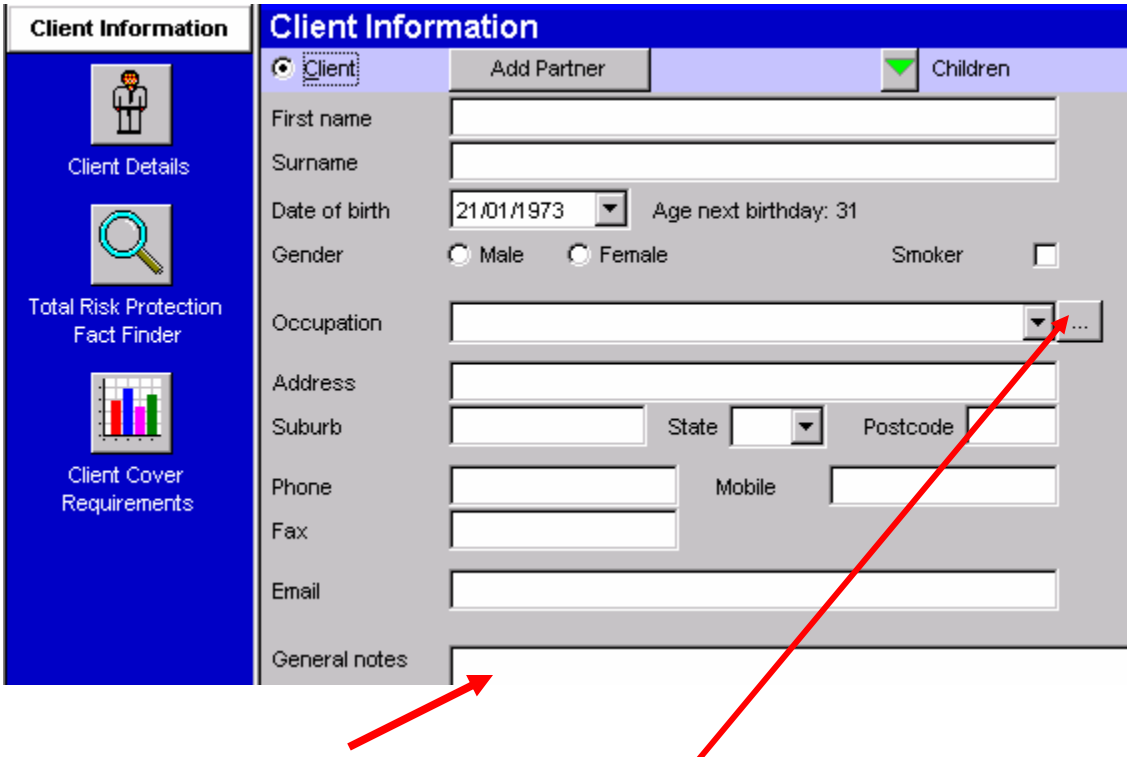
Now that you are fully converse with using the Income Protection, Term and Trauma Insurance comparisons, or at least are able to quickly and easily retrieve the relevant information, we will move onto the next section, which is keeping a database, doing an electronic Fact Finder and showing your clients what their Insurance requirements are.

As you will see once you have selected Client Information, the icon moves up and a new set of sub icons appear on the left hand side of your computer screen.

Once you have clicked on the first icon i.e.

, a new screen appears on the right side of your computer.

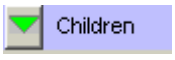
It looks like this:

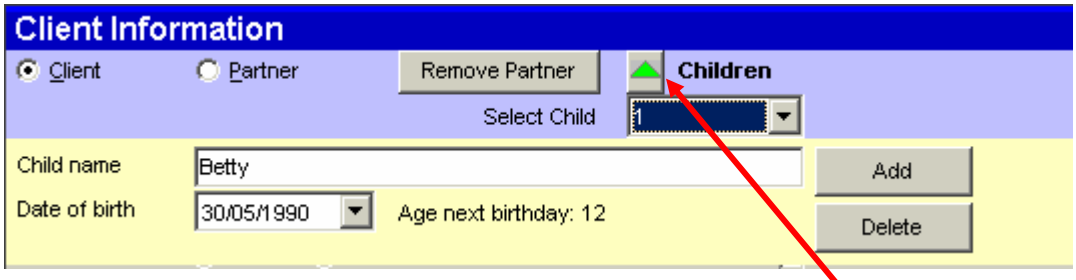


You can also keep your notes for that paper trail (compliance) in this database.

You can also search for a particular occupation out from our database of over 2000 occupations. Simply click on the search button, a Search box will appear.
Simply type in 3 to 4 letter of an occupation that you are searching for, click on Search, then select the occupation that best suits the clients occupation.

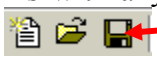
You can also

as well as 



who

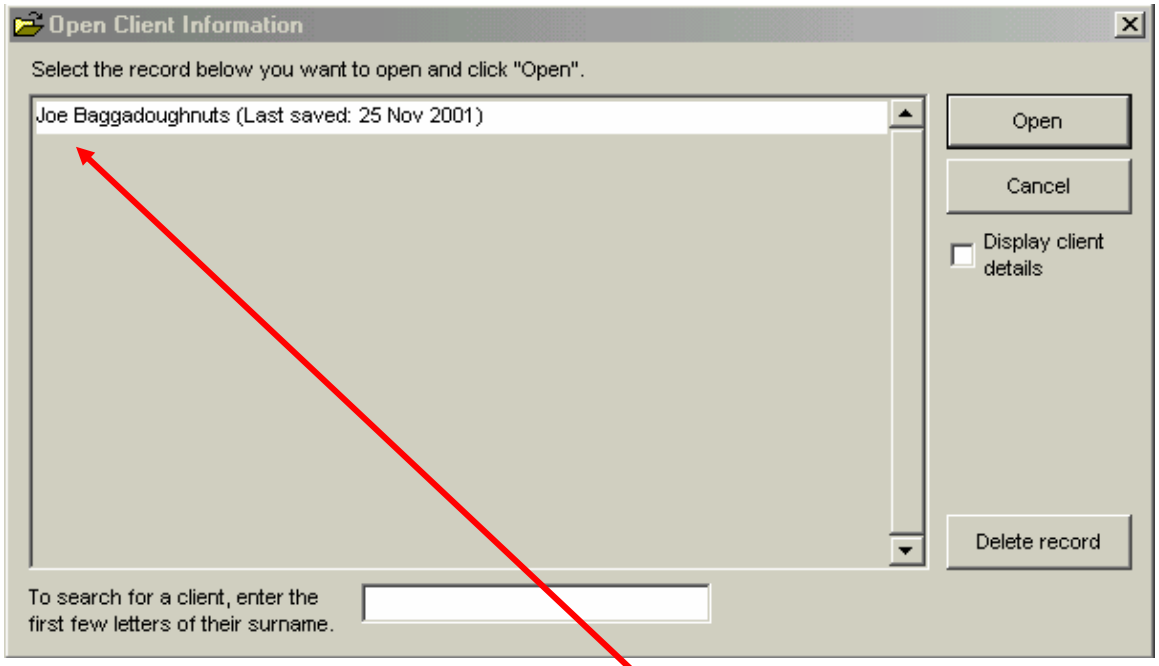
The children details are required for the cost of the education that is taken into account in the Fact Finder. Once you finished this Data input, simply click on the to close this Section up.

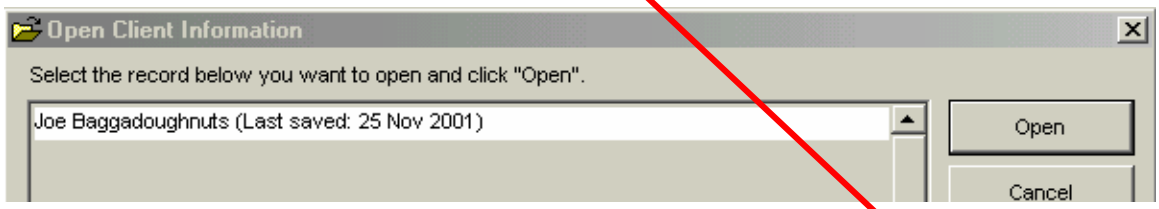
As with any data input, please save your information regularly via the following icons  these being in order: New, Open Client Information, Save Client Information.

You can also retrieve saved data by going to

clicking on File and then

Open Client Information


Open Client Information
Select the record below you want to open and click "Open".
Joe Baggadoughnuts (Last saved: 25 Nov 2001)
Open
Cancel
Display client details
Delete record
To search for a client, enter the first few letters of their surname.


Open Client Information
Select the record below you want to open and click "Open".
Joe Baggadoughnuts (Last saved: 25 Nov 2001)
Open
Cancel

Select the client by clicking on their name then click Open. (Changes in colour)

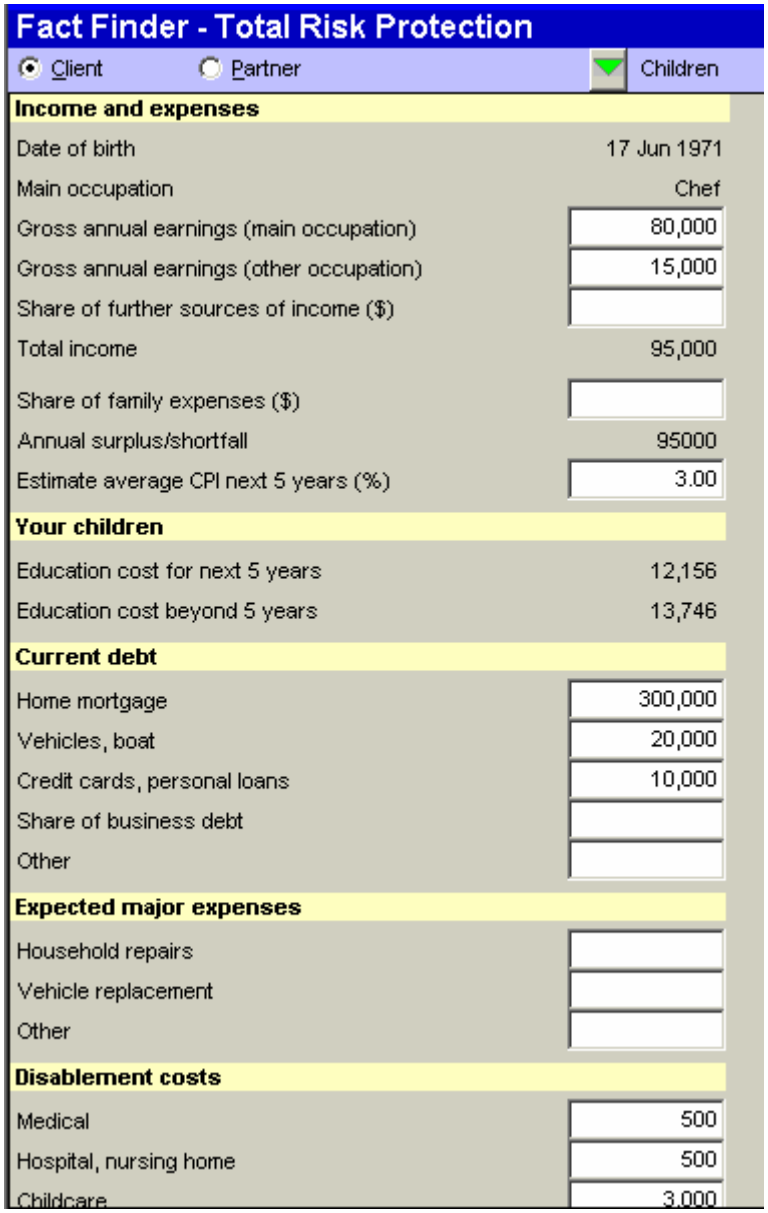
Once your database increases, you have the option of doing a search of your database, simply by typing the first couple of letters of the client's surname

The next step involves doing the electronic Fact Finder. To launch this invaluable tool,

simply click on

and you are ready to do a complete Risk Protection

Fact Finder for both client and partner within minutes.



Fact Finder - Total Risk Protection

Client | Partner | Children

Income and expenses	
Date of birth	17 Jun 1971
Main occupation	Chef
Gross annual earnings (main occupation)	80,000
Gross annual earnings (other occupation)	15,000
Share of further sources of income ($)	
Total income	95,000
Share of family expenses ($)	
Annual surplus/shortfall	95000
Estimate average CPI next 5 years (%)	3.00
Your children	
Education cost for next 5 years	12,156
Education cost beyond 5 years	13,746
Current debt	
Home mortgage	300,000
Vehicles, boat	20,000
Credit cards, personal loans	10,000
Share of business debt	
Other	
Expected major expenses	
Household repairs	
Vehicle replacement	
Other	
Disablement costs	
Medical	500
Hospital, nursing home	500
Childcare	3,000

The above is only part of the Total Risk Fact Finder.

Simply place your cursor in the Gross Annual Earnings (main occupation) click in it and then start asking the questions and typing the answers in.
Use the Tab key to move to the next section and so forth.

Once you have input all the information onto the system, simply click onto partner then

click on "Copy client data", and you have everything minus the partner's earnings and their current insurances input for you. Simply complete these areas and you now have both Fact Finders done.

You can also

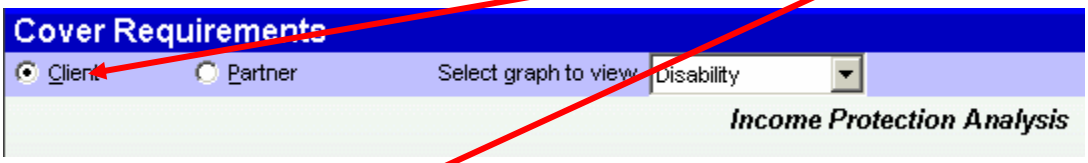
should circumstances warrant it.

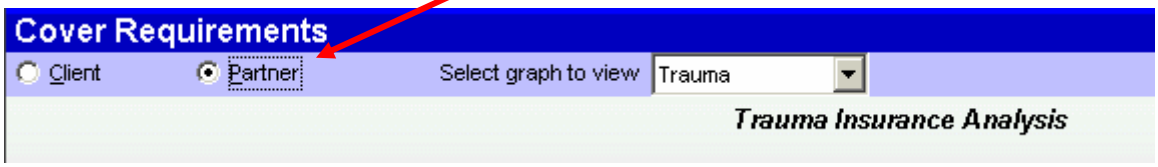
This also applies to the children. Simply click on and alter the details.

Next step is to view the recommendations that you are about to make to your client and or/their partner. Click on

and you are ready.

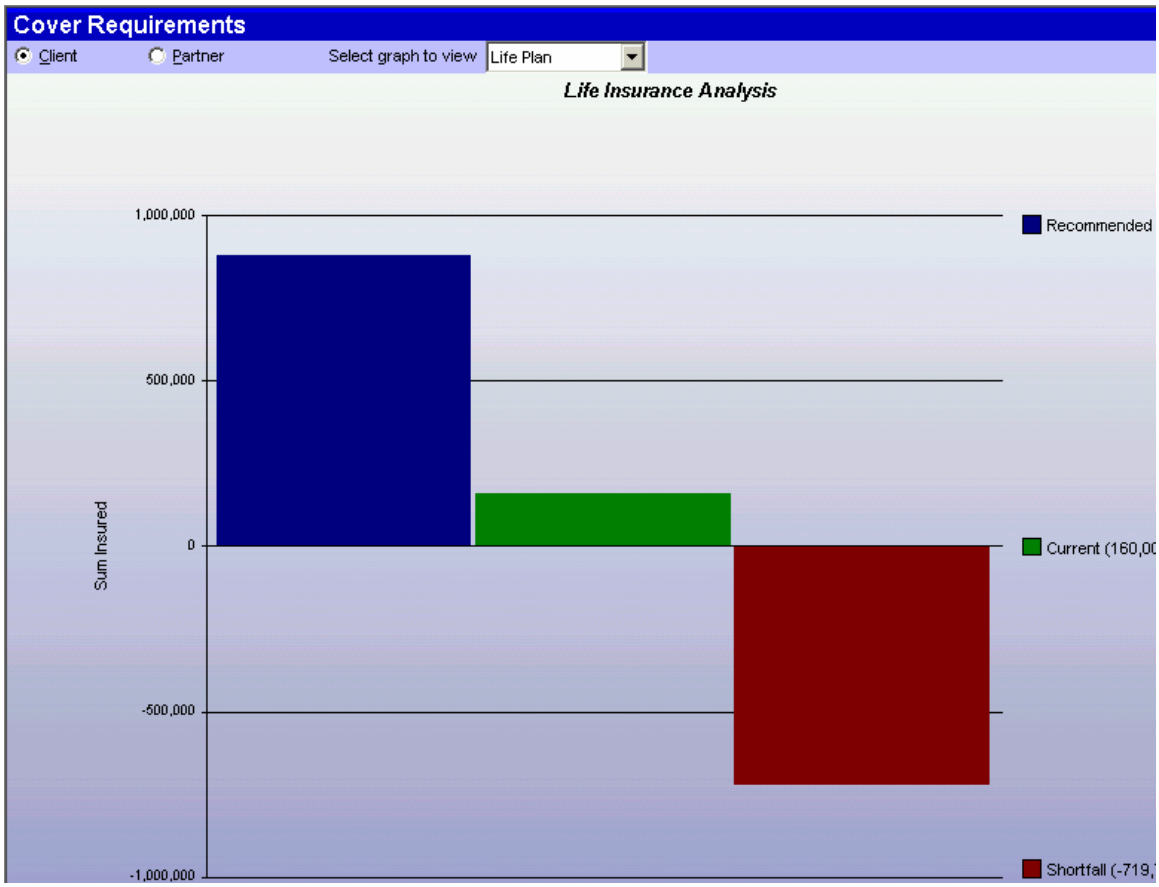
You now have the option to view the graphs for the client or their partner:

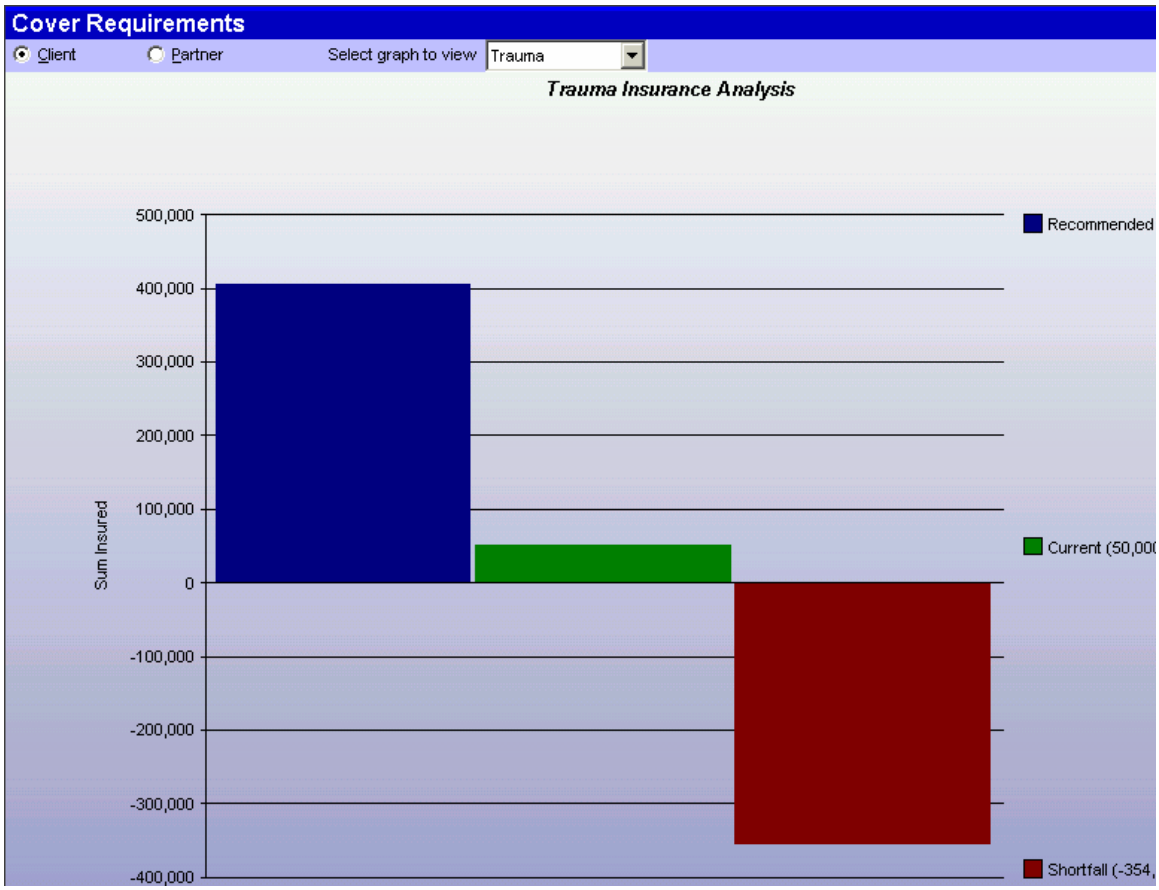


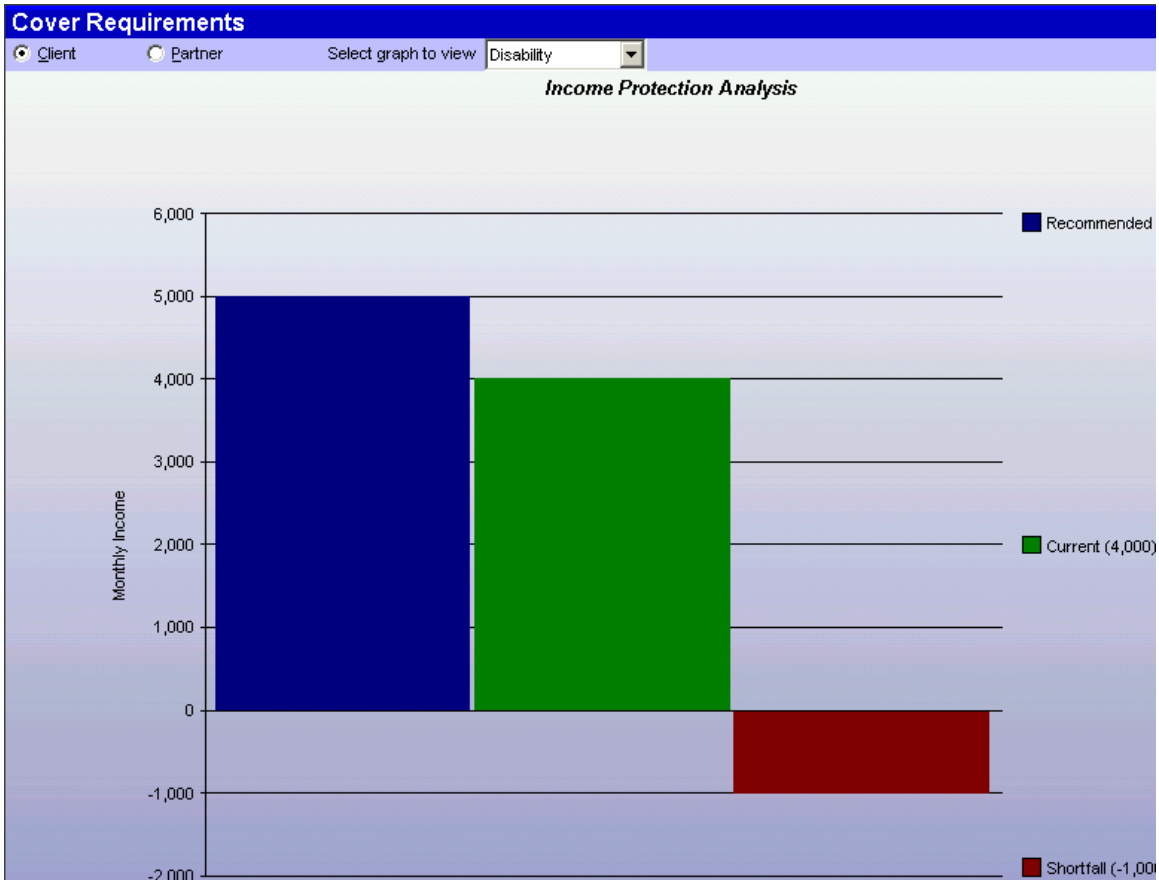


depending on what you have selected.

Either way, you can view all or some of the graphs as to the Client / Partners Cover Requirements:




Cover Requirements
Client
Partner
Select graph to view
Trauma
Trauma Insurance Analysis
500,000
400,000
300,000
200,000
100,000
0
-100,000
-200,000
-300,000
-400,000
Sum Insured
Recommended
Current (50,000
Shortfall (-354,



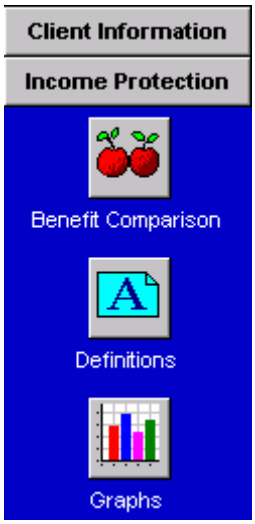
If a picture is worth a thousand words, you have 6,000 good reasons to use these graphs.

You can alternate both between the graphs and also between client / partner via the following control panel.

The Fact Finder and recommendations should take no more than 15 minutes to do.
If you find that it takes longer, then practise, practise and more practise.

How to use SMART Comparitor
Income Protection Section

If you are comparing Income Protection Policies, you have the option of looking at the Benefits (quick overview), Definitions (actual policy wordings), or a graph.



When you click on Benefit Comparison, the following quick overview of what benefits are or are not available, for a particular company/ies, will appear:

Income Protection Benefit Comparison

(•) Professional/White Collar ( ) Blue Collar

Benefit \ Company/Product	AC&L EIBP	AC&L MP	AC&L PP	AIA PI	AIA PI+	AMP Advanced	AMP Standard
Issue Date of CIB	Dec 1, 2001	Dec 1, 2001	Dec 1, 2001	Sep 1, 2001	Sep 1, 2001	Jan 1, 2002	Jan 1, 2002
Expiry Date of CIB	Nov 30, 2002	Nov 30, 2002	Nov 30, 2002	Aug 31, 2002	Aug 31, 2002	Dec 31, 2002	Dec 31, 2002
Policy Fee (yearly)	$75.00	$75.00	$75.00	$60.00	$60.00	$66.95	$66.95
Packaging	✓	✓	✓	Comments	Comments		
Agreed Value / Indemnity Value	Indemnity	Agreed	Comments	Agreed	Agreed	Agreed	Agreed
Accident Lump Sum	Extra Cost	Extra Cost	Extra Cost				
AIDS	✓	✓	✓	✓	✓	✓	✓
Attempted Return to Work	✓	✓	✓	✓	✓	✓	✓
Automatic Upgrades	✓	✓	✓	✓	✓	✓	✓
Blue Ribbon Benefit for Doctors Dentists & Surgeon		✓					
Claims Escalation / ICB	Extra Cost	Extra Cost	Extra Cost	Extra Cost	Extra Cost	✓	Extra Cost
Blue Ribbon Plus Option		Extra Cost					
Childcare Benefit		Extra Cost	Extra Cost				
Chronic Conditions / Trauma Benefit					✓	Extra Cost	
Contact Details	Notes	Notes	Notes	Notes	Notes	Notes	Notes
Conversion Option		✓	✓				
Cover Extension Option							
Day 4 Accident Option or Similar Option	Extra Cost	Extra Cost	Extra Cost				
Death Benefit		✓	✓	✓	✓	✓	
Direct Family Member		✓	✓				
Disability Plus Option							
Elective / Cosmetic Surgery		✓	✓		✓	Not specified	Not specified
Entry Ages	18 - 60 nb	18 - 60 nb	18 - 60 nb	16 - 60 nb	16 - 60 nb	20 - 60 nb	20 - 60 nb
Extended Cover							
Family Care's Benefit					✓		

You will also notice that the program automatically defaults to Professional / White Collar Occupations - refer top left hand corner of above picture).

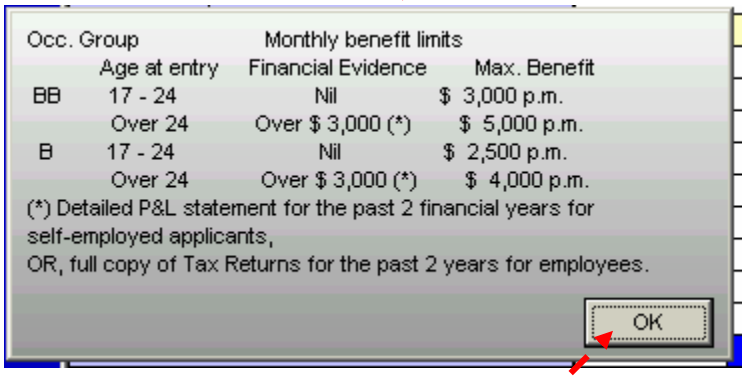
You can alter this by clicking in the Blue Collar section to view the Benefits that are available to Blue Collar Occupations:

If a specific Benefit has a ✓ then this indicates that the benefit is available as a standard part of the appropriate contract.

If a specific Benefit has an Extra Cost included in the box, then that benefit is available at an Extra Cost to the client.

If a specific Benefit has a Comments , then this means that there is some extra information behind the screen.

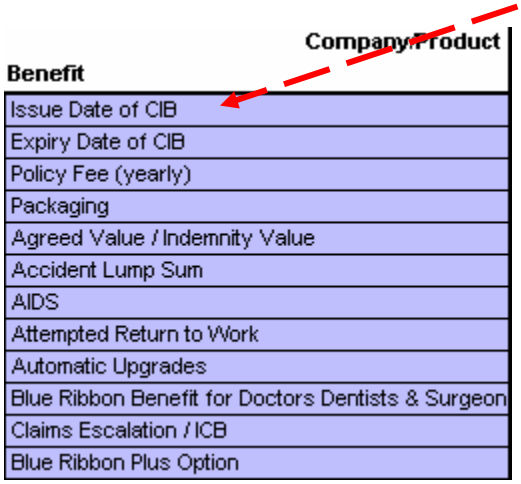
All that you need to do is move your cursor to the blue box and left hand click to reveal the information:



To continue to view further comments click on the OK box when you are ready.

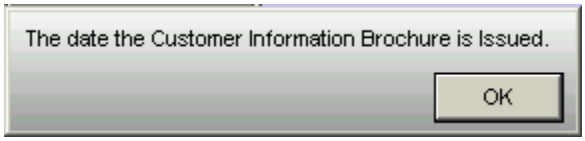
A special feature to SMART Comparitor is the inclusion of Benefit Explanation in Layman's Terms.

You can click on all the benefits, situated on the left hand side of the screen,



and a brief description will appear in layman's terms as to what that benefit means:

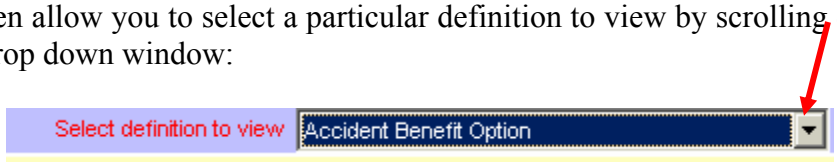
For example, if you click on the Issue Date of CIB, then the following will appear:



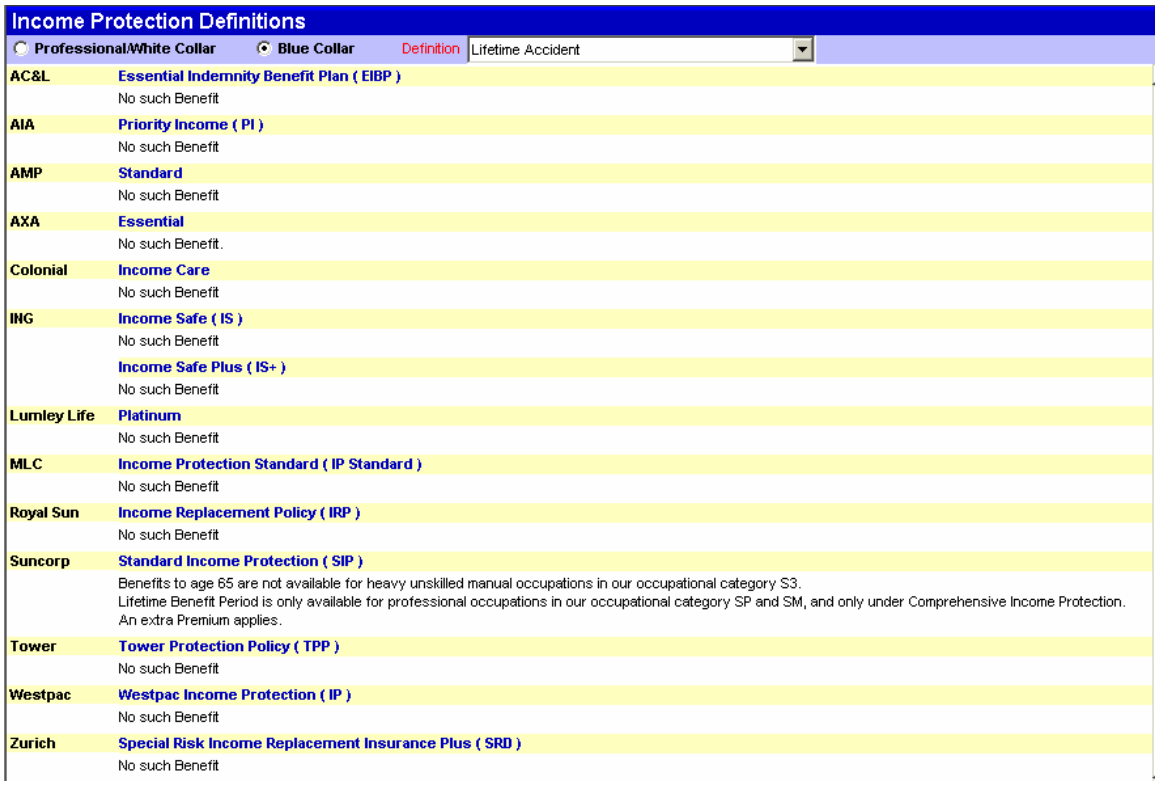
To go into more in-depth information, click on the

from the left side of your screen in the control panel

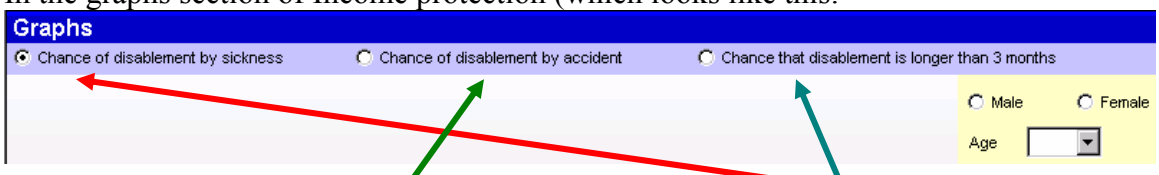
This will then allow you to select a particular definition to view by scrolling down on the following drop down window:



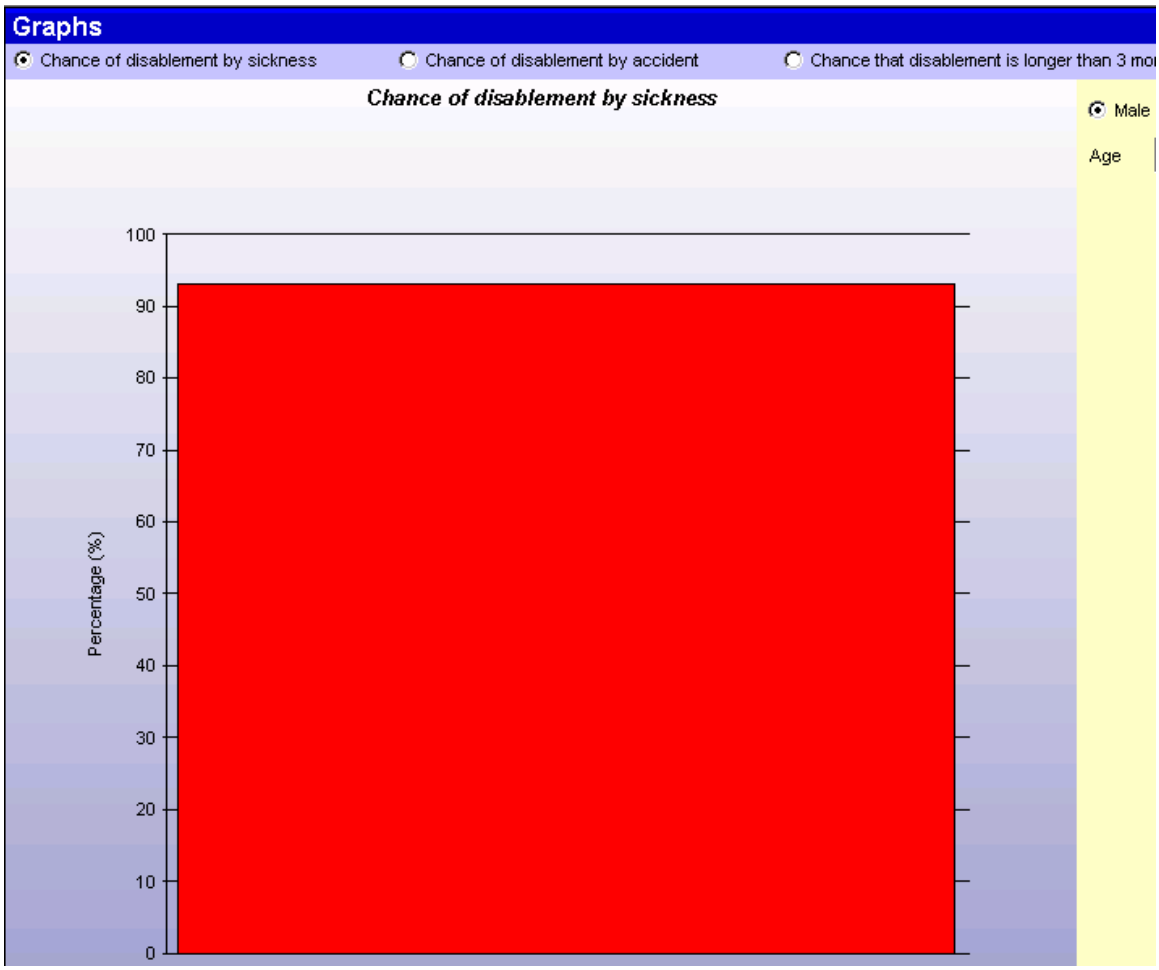
When you have selected the benefit/definition you want to view then the screen appears as such:



In the graphs section of Income protection (which looks like this:

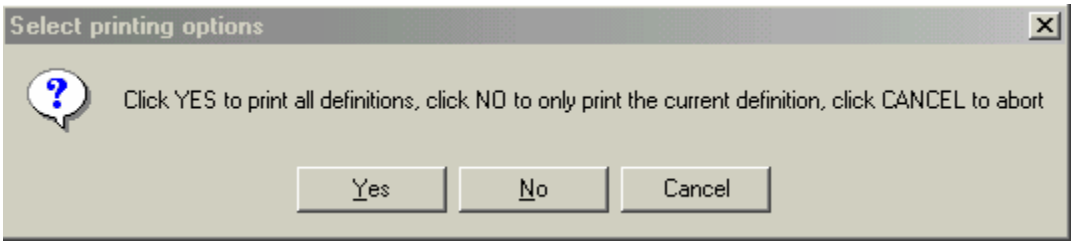


Simply select what graph you wish to view or show the client, i.e. Chance of disablement by sickness, Chance of disablement by accident, or, Chance that disablement is longer than 3 months, select the gender and the Age, and your information is presented there and then.



You also have the option to print by going to section located in the top left hand corner of your screen and clicking on the printer icon.

You will then receive the following message:

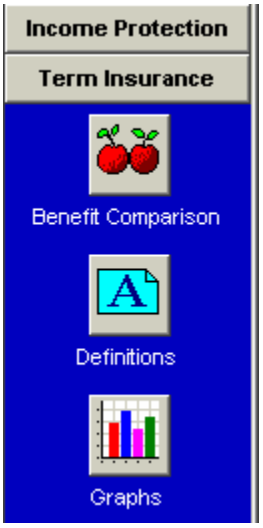

Select printing options
Click YES to print all definitions, click NO to only print the current definition, click CANCEL to abort
Yes
No
Cancel

Each company's definitions are over 20 pages in length.

How to use SMART Comparitor
Term Insurance Section

As with the Income Protection Section, you can select companies anywhere throughout the program, by simply clicking on this button.

As you will see once you have selected Term Insurance, the icon moves up and a new set of sub icons appear on the left hand side of your screen.



From here, you can have a quick view as to the benefits, etc, that are available through the selected companies, simply by clicking on the Benefit Comparison icon on the left side of your screen.
(Remember the Control Panel is your steering mechanism for the program.)

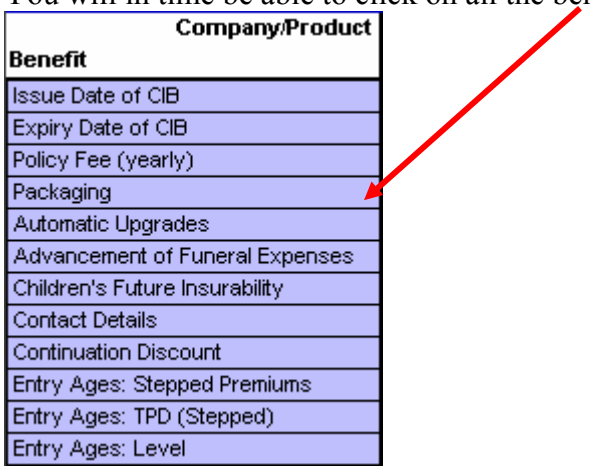
Once you have clicked the Benefits Comparison icon, the following will appear on your screen, which is a quick overview of the companies that you have selected:

Term Insurance Benefit Comparison			
Company/Product	AC&L	AXA	MLC
Benefit	LPP	LPP	LC +
Date of last update	Jun 1, 2001	Jun 1, 2001	Oct 1, 2001
Policy Fee (yearly)	$75.00	$57.00	$59.36
Packaging	✓	✓	✓
Terminal Illness	Up to $2m max.	Up to $2m max.	Up to $1m max.
TPD - Any Occupation	Extra Cost	Extra Cost	Extra Cost
TPD - Own Occupation	Extra Cost	Extra Cost	Extra Cost
Double TPD	Extra Cost		
Life Cover Re-purchase Option			✓
Long Term Care	✓		Extra Cost
G F I / Business			Extra Cost
G F I / Personal		Extra Cost	Extra Cost
Indexation	CPI or min 5%	CPI or min 5%	✓
Advancement of Funeral Expenses			
Children's Future Insurability			
First to Die Cover			
Financial Planning Benefit	✓	✓	
Future Care	✓		Extra Cost
Nominated Events Benefit	✓	✓	
Continuation Discount			
Retrenchment Waiver			Extra Cost
Travel Assist			
Entry Ages: Stepped Premiums	11 - 71 nb	10 - 70 nb	11 - 70 nb
Entry Ages: Level	25 - 60 nb	10 - 65 nb	11 - 55 nb
Entry Ages: TPD (Stepped)	18 - 55 nb	15 - 55 nb	16 - 55 nb
Entry Ages: TPD (Level)	25 - 55 nb	15 - 55 nb	15 - 49 nb
Entry Ages: Future Care	Comments		11 - 60 nb
Expiry ages: Term (Ordinary)	99 nb	99 nb	100 nb
Expiry ages: Term (Superannuation)	69 nb	70 nb	70 nb
Expiry ages: Future Care	99nb		100 nb
Expiry ages: TPD	65nb	65 nb	60 nb
Minimum Premium &/or	$200 inc Pol Fee	$200 inc Pol Fee	$200 + Policy fee
Minimum Sum Assured (Life)	$50,000	$30,000	$25,000
Maximum Sum Assured (TPD)	Comments	$2 million	$2 million
Financials (Evidence Required)	Comments	Comments	Comments
HIV Blood Test / Medical	$400,001	$400,001	$350,001

As per the Income Protection Section, a tick indicates the benefit is available at standard rates; Extra cost, means that the client can have that benefit or feature added to their policy contract for an extra cost. Don't forget to click on the blue section inside the box for further comments that only you can see.

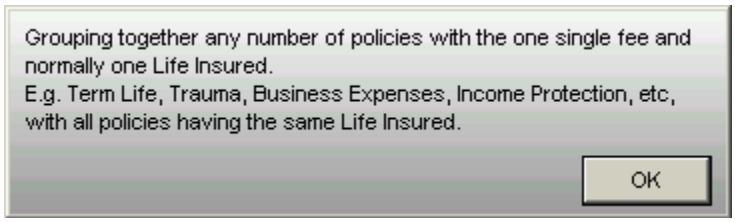
As with Income Protection, **A special feature to SMART Comparitor is the inclusion of Benefit Explanation in Layman's Terms.**

You will in time be able to click on all the benefits,



and a brief description will appear in layman's terms as to what that benefit means:

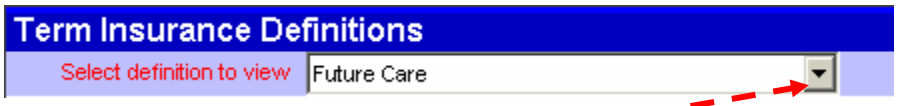
For example, if you click on the Packaging, then the following will appear:


Grouping together any number of policies with the one single fee and normally one Life Insured.
E.g. Term Life, Trauma, Business Expenses, Income Protection, etc, with all policies having the same Life Insured.
OK

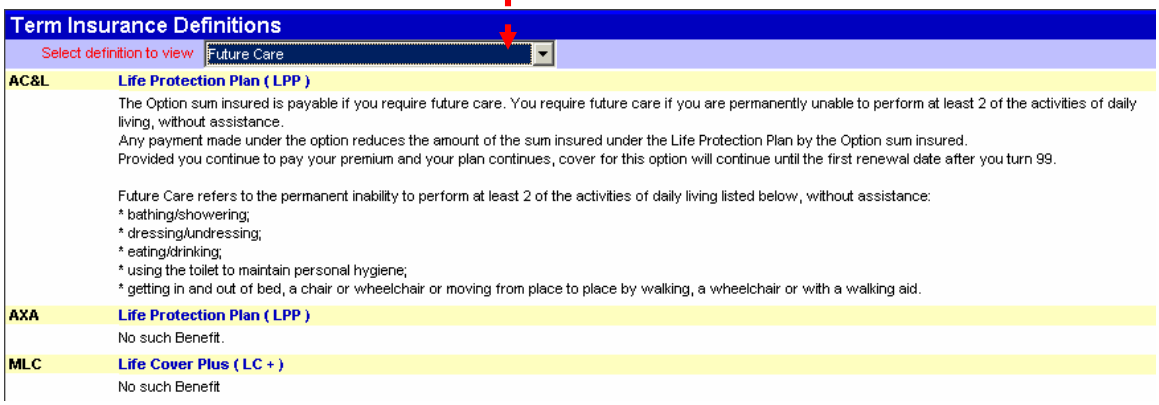
You can then click on the

icon to move into the full wordings.

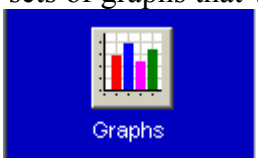
In this section, you may view any available benefit for the companies compared by simply selecting what it is that you would like to view.

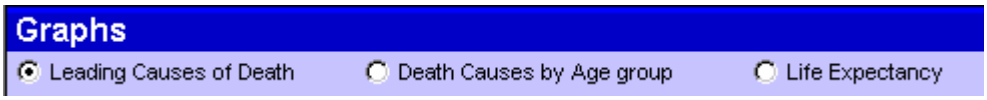


Click on the drop down button and enjoy.

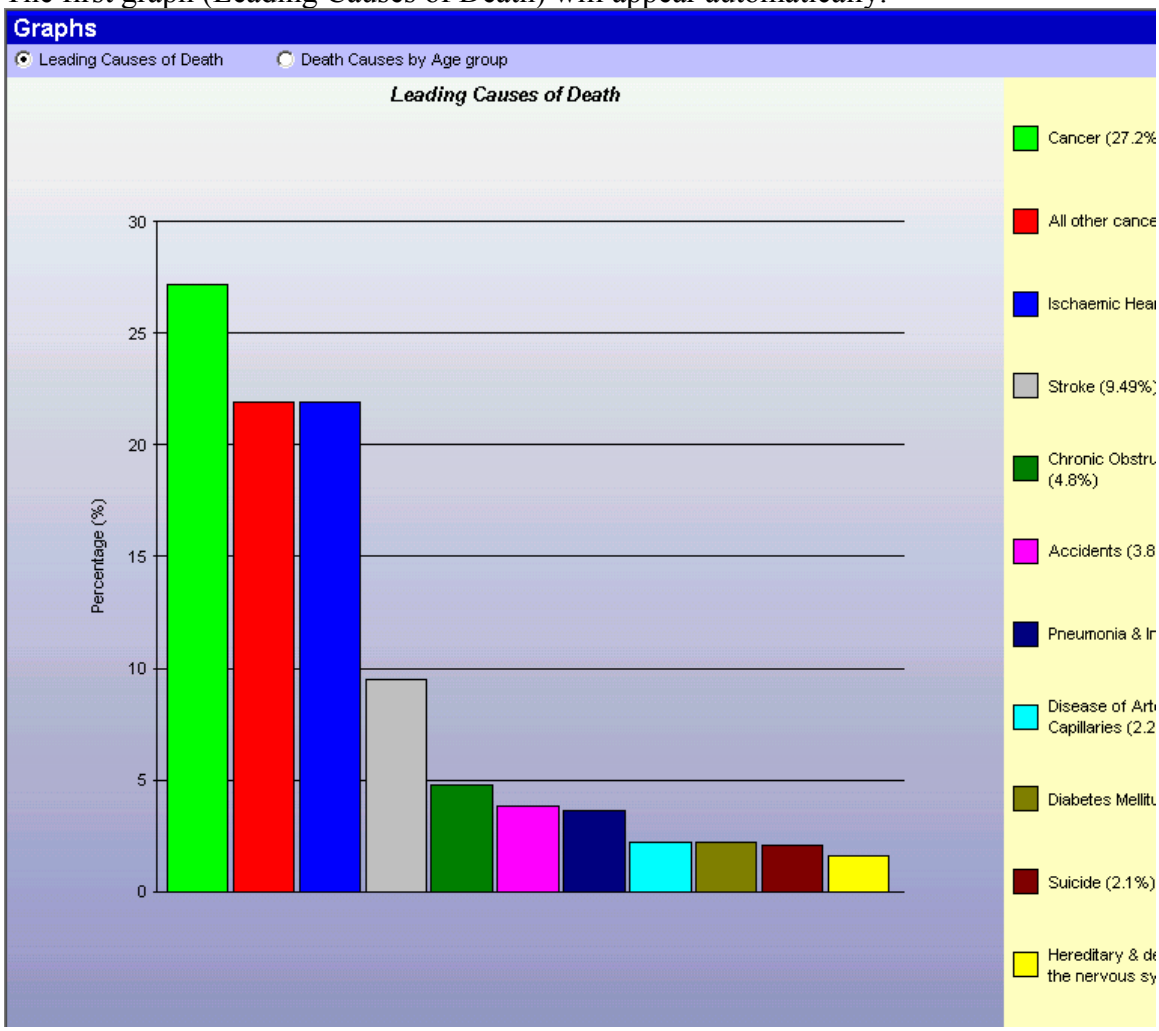

Term Insurance Definitions
Select definition to view
Future Care
AC&L
Life Protection Plan (LPP)
The Option sum insured is payable if you require future care. You require future care if you are permanently unable to perform at least 2 of the activities of daily living, without assistance.
Any payment made under the option reduces the amount of the sum insured under the Life Protection Plan by the Option sum insured.
Provided you continue to pay your premium and your plan continues, cover for this option will continue until the first renewal date after you turn 99.
Future Care refers to the permanent inability to perform at least 2 of the activities of daily living listed below, without assistance:
* bathing/showering;
* dressing/undressing;
* eating/drinking;
* using the toilet to maintain personal hygiene;
* getting in and out of bed, a chair or wheelchair or moving from place to place by walking, a wheelchair or with a walking aid.
AXA
Life Protection Plan (LPP)
No such Benefit.
MLC
Life Cover Plus (LC +)
No such Benefit

The printing set-up is as per the Income Protection Section and that is you can print one definition, or print all of them. (Approx 20 pages per company for a complete definition print out.)

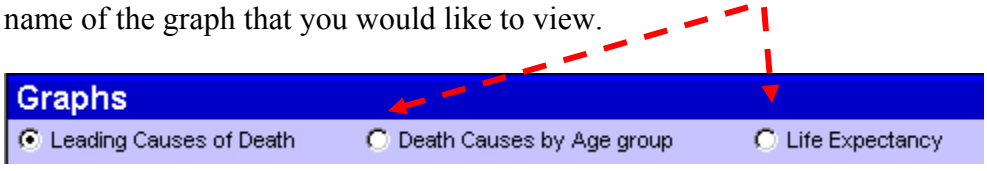
There are also 2 sets of graphs that will hopefully help you clinch that sale. Simply select the Graphs icon 

and then select one of the three graphs that are available 

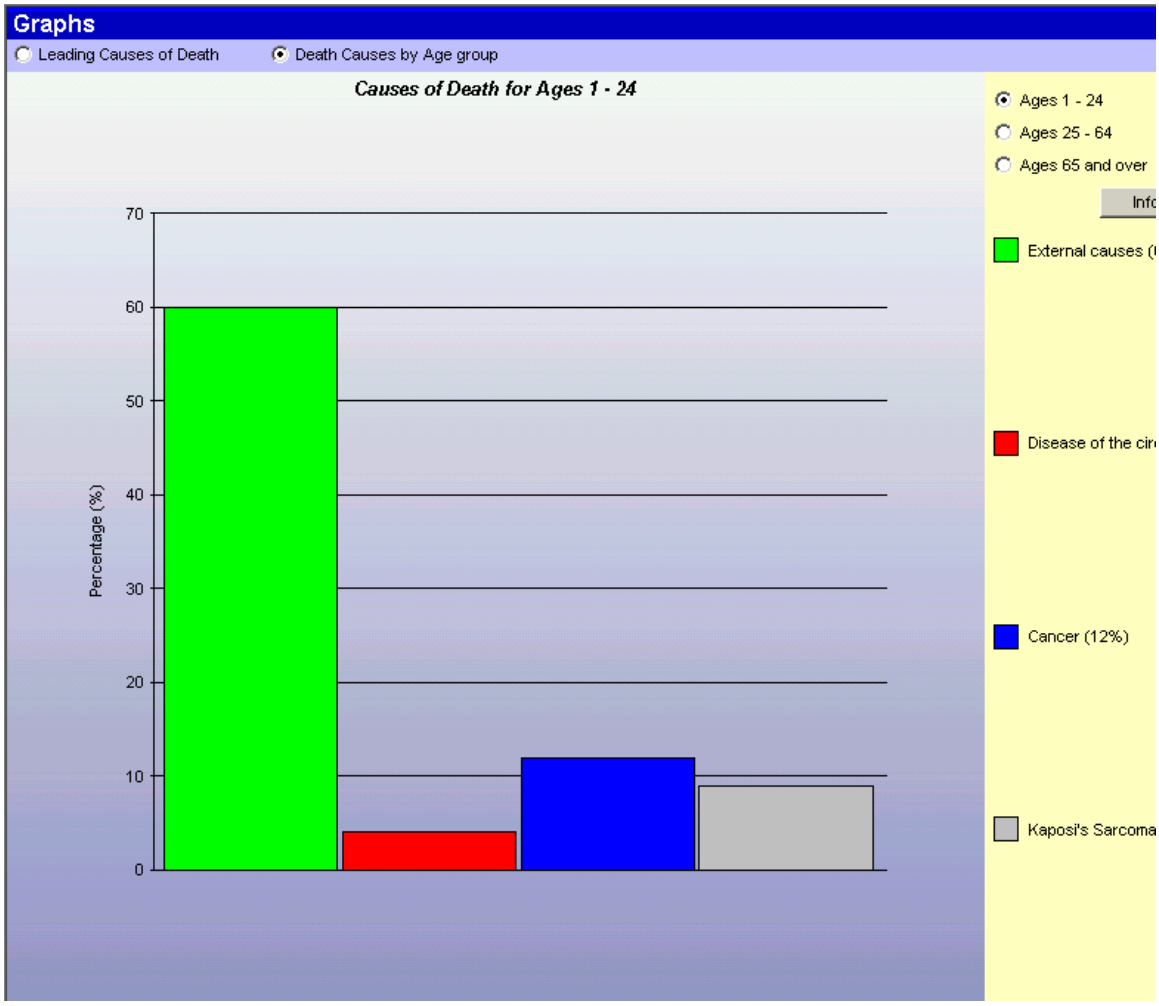
The first graph (Leading Causes of Death) will appear automatically.



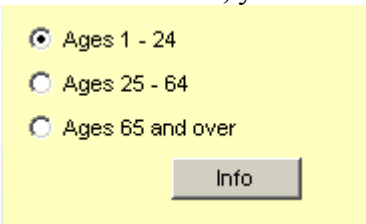
You can then use the selector to select one of the other graphs: simply click in or on the name of the graph that you would like to view.



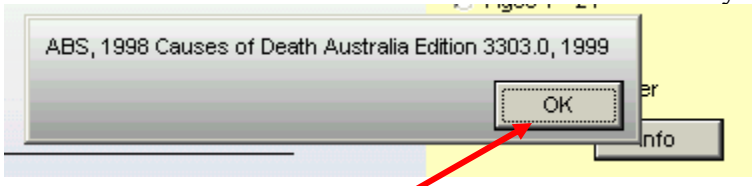
Death Causes by Age group.



Once this is done, you can then view the graph that suits your client:

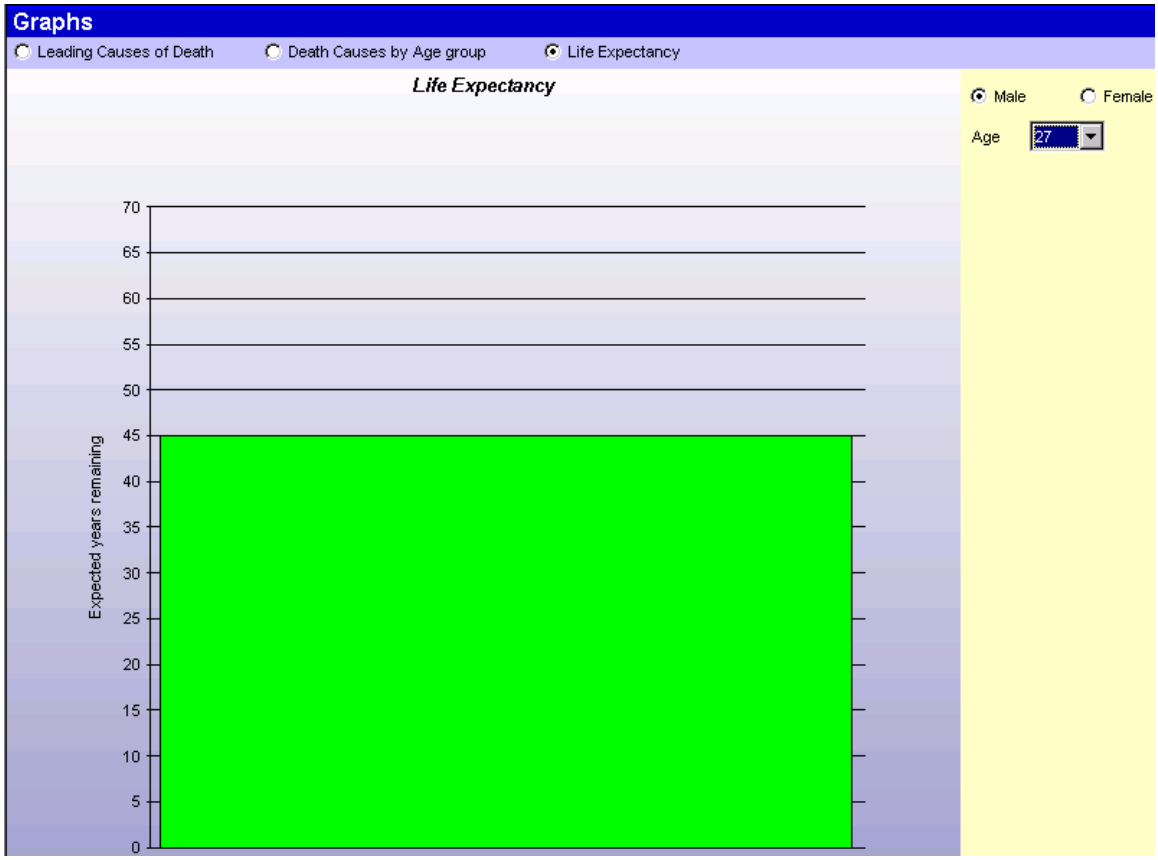


The source for this information can be viewed by clicking on the Info Button

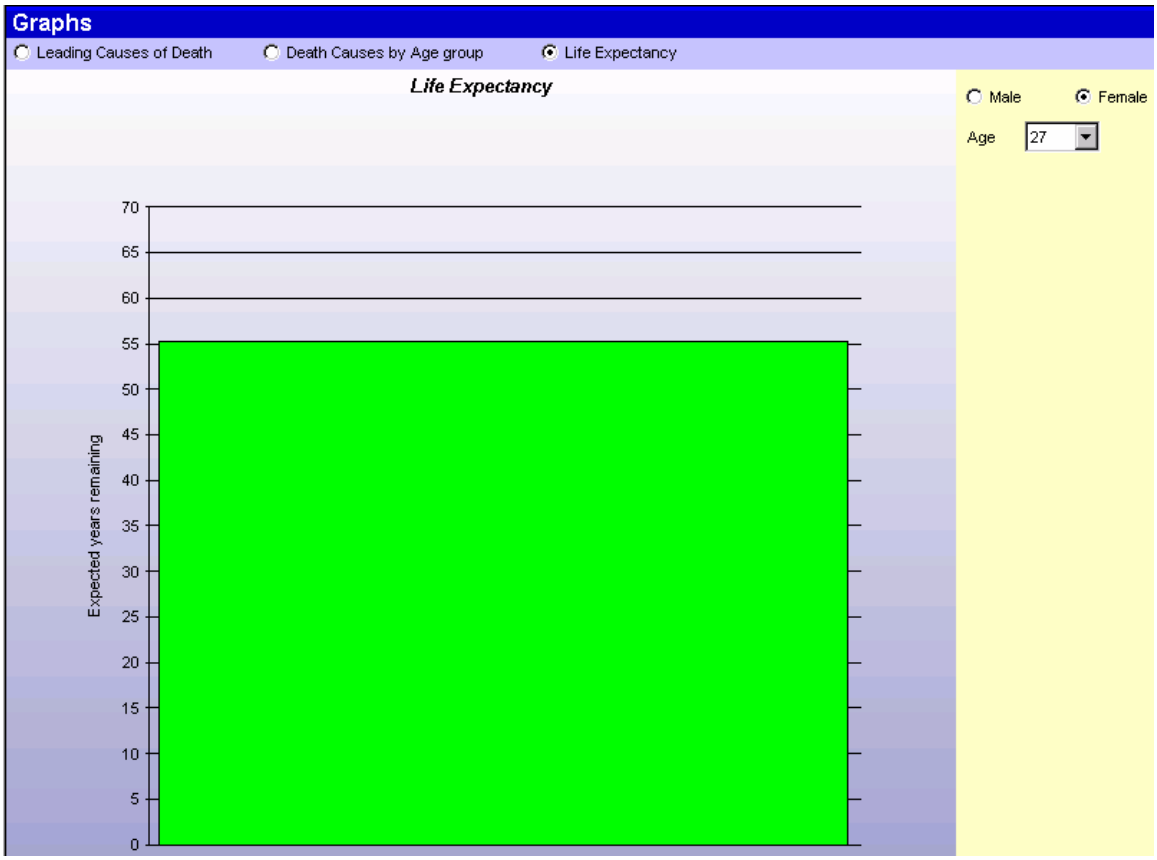


Don't forget to click on OK or press Enter to make this pop-up screen disappear.

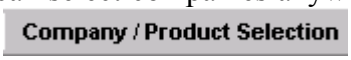
Alternatively, you may wish to show the client his / her life expectancy.
Simply select that graph, then choose gender, then the age and presto you have a great visual



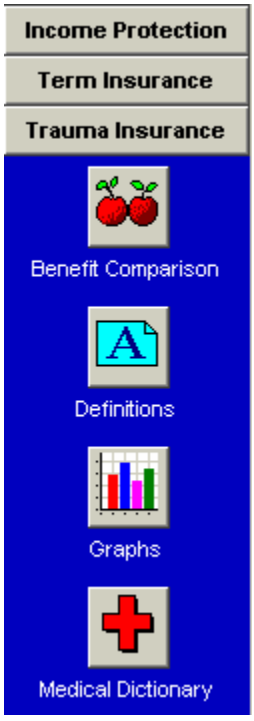
or,


Graphs
Leading Causes of Death
Death Causes by Age group
Life Expectancy
Life Expectancy
Male
Female
Age
27
Expected years remaining
70
65
60
55
50
45
40
35
30
25
20
15
10
5
0

How to use SMART Comparitor
Trauma Insurance Section

As with the Term Insurance Section, you can select companies anywhere throughout the program, by simply clicking on this button 

As you will see once you have selected Trauma Insurance, the icon moves up and a new set of sub icons appear on the left hand side.



From here, you can have a quick overview of the benefits, etc, that are available through the selected companies, simply by clicking on the Benefit Comparison icon on the left side of your screen. Remember, this is your steering mechanism for the program.

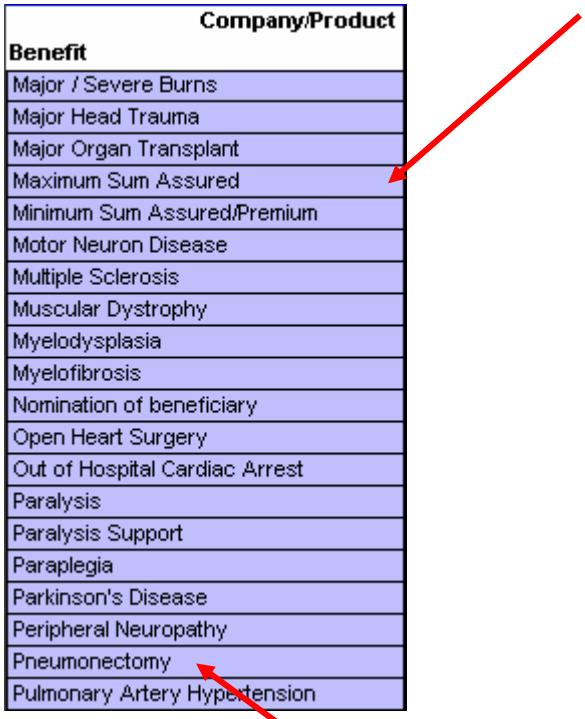
Once this has been clicked, the following will appear on your screen, which is a quick overview of your preselected companies:

Trauma Insurance Benefit Comparison				
Company/Product	AC&L	AXA	MLC	MLC
Benefit	RPP	Deluxe	Plus CI+ (Death)	Stand.CI (Death)
Date of last update	Jun 1, 2001	Jun 1, 2001	Oct 1, 2001	Oct 1, 2001
Policy Fee (yearly)	$75.00	$57.00	$59.36	$59.36
Packaging	✓	✓	✓	✓
Accelerated Buy Back	Extra Cost		Extra Cost	Extra Cost
Accidental Death Cover				
Accidental Injury				
Advancement of Funeral Expenses				
Advance Payment Benefit				
Alzheimer's Disease	✓	✓	✓	
Aplastic Anemia	✓	✓	✓	
Benign Brain Tumour	✓	✓		
Blindness	✓	✓	✓	
Blue Ribbon Option (HepB&C)	Extra Cost			
Buy Back Option	✓	Extra Cost	✓	✓
Cancer	✓	✓	✓	✓
Cardiac Keyhole Surgery			✓	✓
Cardiomyopathy	✓	✓	✓	
Children's Recovery Option	Extra Cost	Extra Cost		
Chronic Diagnosis Advancement Benefit				
Coma	✓		✓	
Continuation Discount				
Conversion Benefit / Option				
Coronary Artery Angioplasty	✓	✓	✓	✓
Coronary Artery By-pass Surgery	✓	✓	✓	✓
Death	✓	✓	✓	✓
Dementia	✓	✓	✓	
Diplegia	✓			
Encephalitis	✓			
Entry Ages: Level Premiums	25 - 55 nb	16 - 56 nb	19 - 60 nb	19 - 60 nb

As above, a tick indicates the benefit is available at standard rates; Extra Cost, means that the client can have that benefit or feature added to their contract at an extra premium. Don't forget to click on the blue section inside the box for further comments that only you can see.

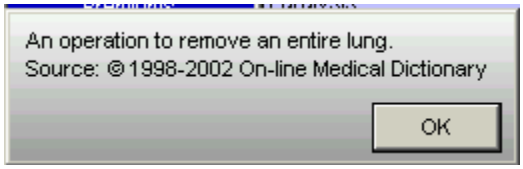
As with the Income Protection and Term Section, a special feature to SMART Comparitor, is the inclusion of Benefit Explanation in Plain Medical Terms.

You will in time be able to click on each and every benefit,



and a brief description will appear in Plain Medical terminology as to what that benefit means:

For example, if you click on Pneumonectomy, then the following will appear:



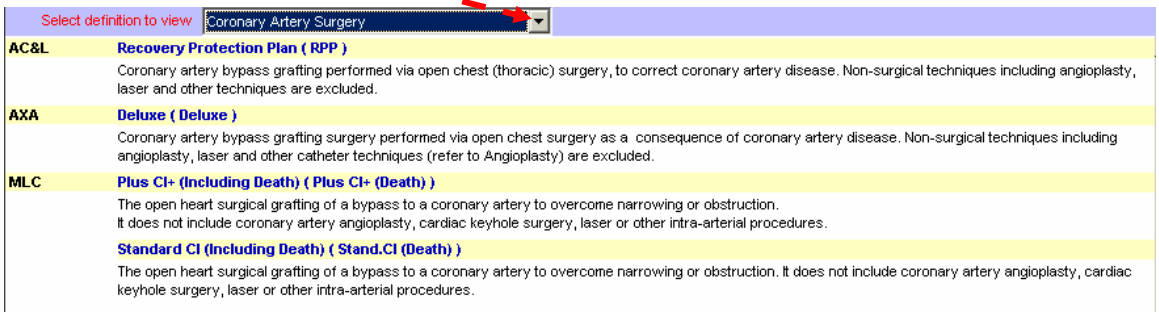
How useful is this?
No longer will you be unable to explain what a particular benefit means. You will also be able to compare the true medical definition as compared to the Insurance Companies cover.

You can then click on the

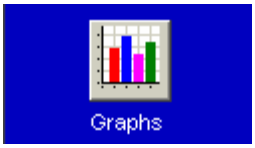
icon to move into the full wordings

In this section, you may view any benefit that is available to the companies compared by simply selecting what it is that you would like to view.

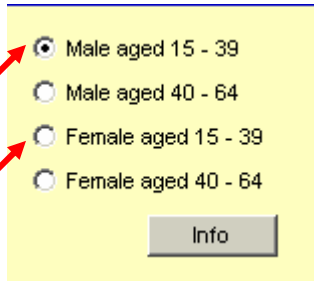
Click on the drop down button and enjoy analysing.


Select definition to view
Coronary Artery Surgery
AC&L
Recovery Protection Plan (RPP)
Coronary artery bypass grafting performed via open chest (thoracic) surgery, to correct coronary artery disease. Non-surgical techniques including angioplasty, laser and other techniques are excluded.
AXA
Deluxe (Deluxe)
Coronary artery bypass grafting surgery performed via open chest surgery as a consequence of coronary artery disease. Non-surgical techniques including angioplasty, laser and other catheter techniques (refer to Angioplasty) are excluded.
MLC
Plus CI+ (Including Death) (Plus CI+ (Death))
The open heart surgical grafting of a bypass to a coronary artery to overcome narrowing or obstruction.
It does not include coronary artery angioplasty, cardiac keyhole surgery, laser or other intra-arterial procedures.
Standard CI (Including Death) (Stand.CI (Death))
The open heart surgical grafting of a bypass to a coronary artery to overcome narrowing or obstruction. It does not include coronary artery angioplasty, cardiac keyhole surgery, laser or other intra-arterial procedures.

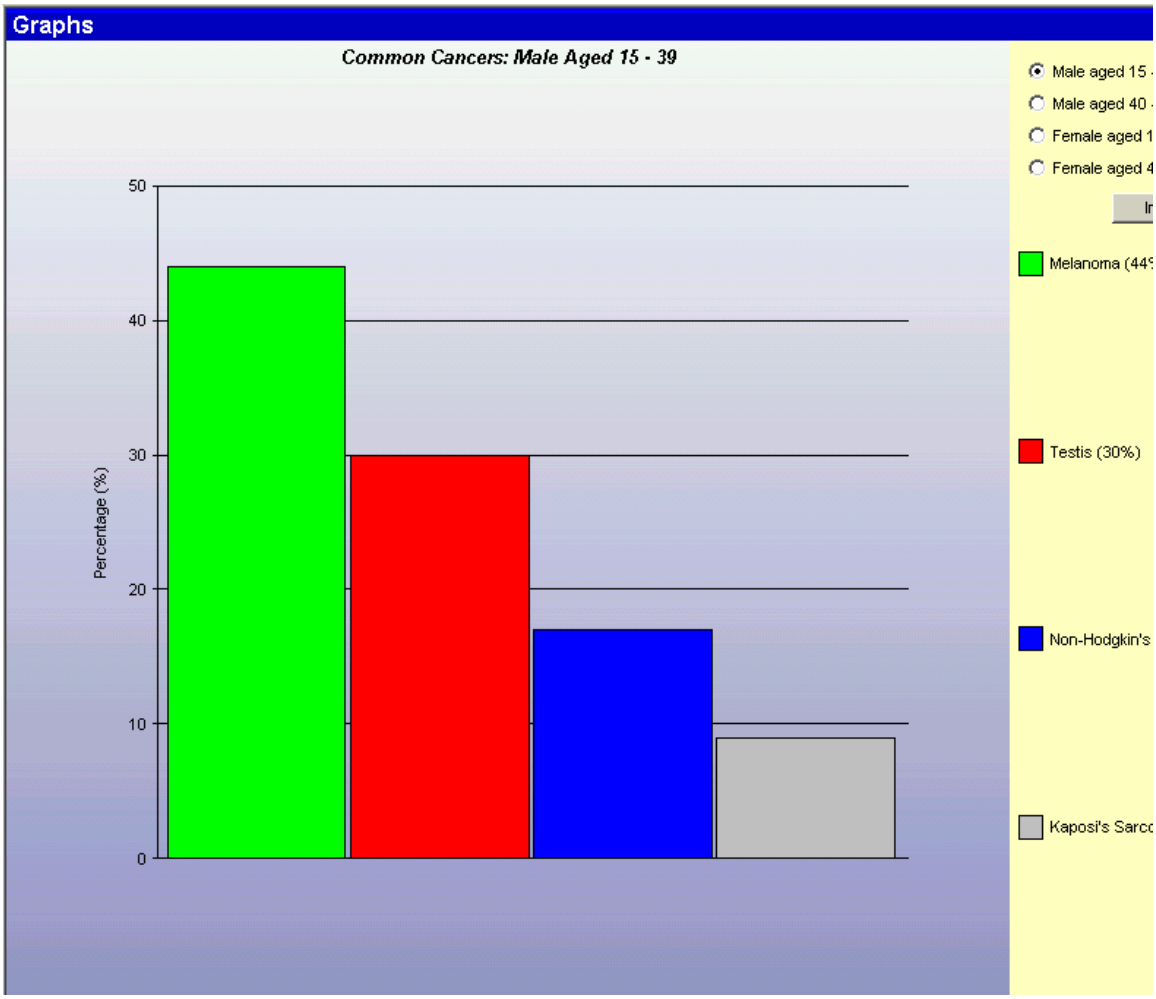
There is also one graph that will hopefully help you clinch that sale for Trauma.

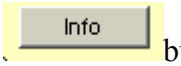
Simply select the Graphs icon 

and then select the appropriate graph that fits the client's profile (Age & Gender).

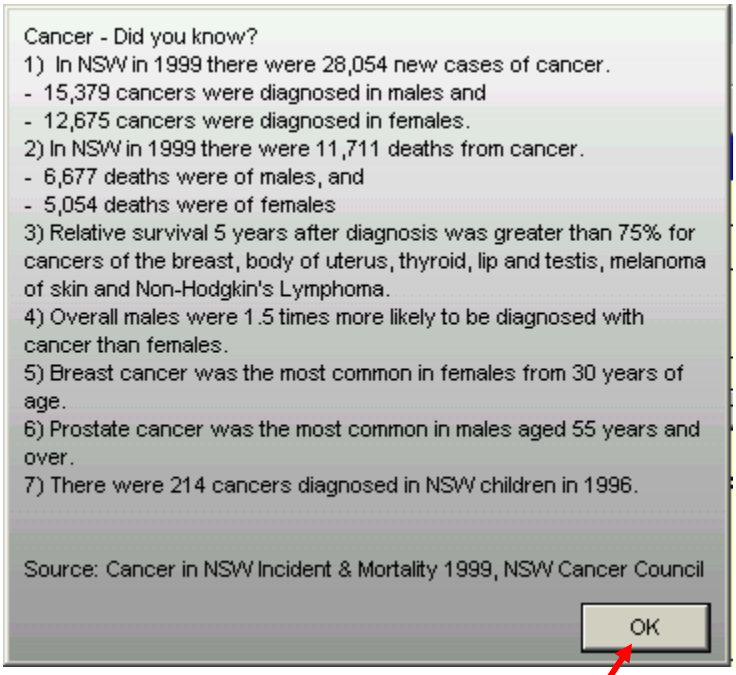


The graph will automatically default to Male Aged 15 – 39. (You can select whatever you require by simply clicking the appropriate age and gender)



Don't forget to click on the 

button for further information as well as the source of data.


Cancer - Did you know?
1) In NSW in 1999 there were 28,054 new cases of cancer.
- 15,379 cancers were diagnosed in males and
- 12,675 cancers were diagnosed in females.
2) In NSW in 1999 there were 11,711 deaths from cancer.
- 6,677 deaths were of males, and
- 5,054 deaths were of females
3) Relative survival 5 years after diagnosis was greater than 75% for cancers of the breast, body of uterus, thyroid, lip and testis, melanoma of skin and Non-Hodgkin's Lymphoma.
4) Overall males were 1.5 times more likely to be diagnosed with cancer than females.
5) Breast cancer was the most common in females from 30 years of age.
6) Prostate cancer was the most common in males aged 55 years and over.
7) There were 214 cancers diagnosed in NSW children in 1996.
Source: Cancer in NSW Incident & Mortality 1999, NSW Cancer Council
OK

Remember to click on OK to continue.

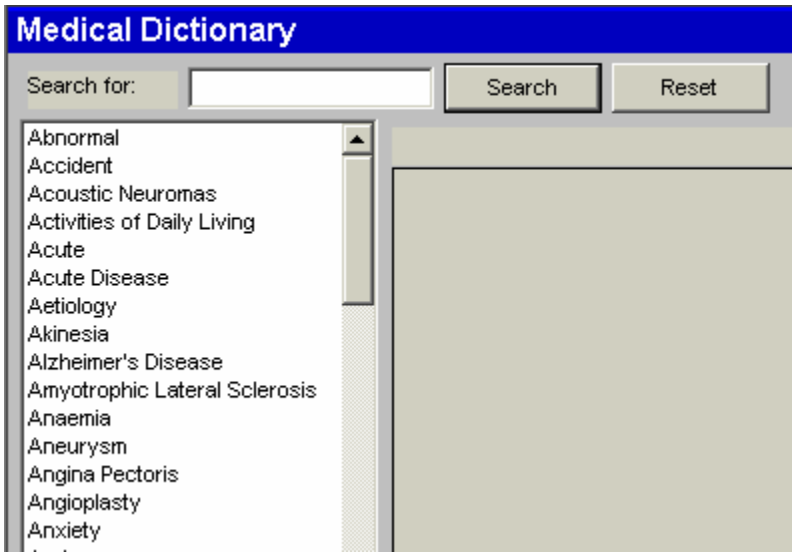
A new feature is the inclusion of a

in the program.

This feature is simple to use and only includes Medical Terminologies used in the Trauma Policies.

Simply click on the above icon and the following will appear:

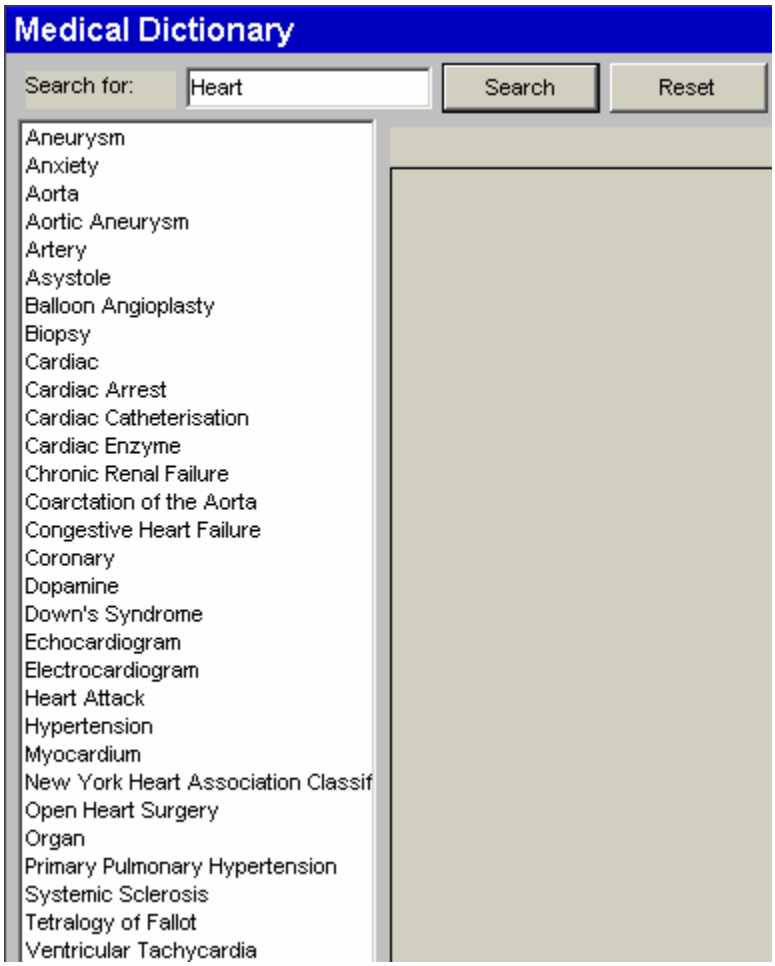
Here you have the option of either scrolling down to find the word that you are after,



or alternatively utilise the Search Engine that is included.

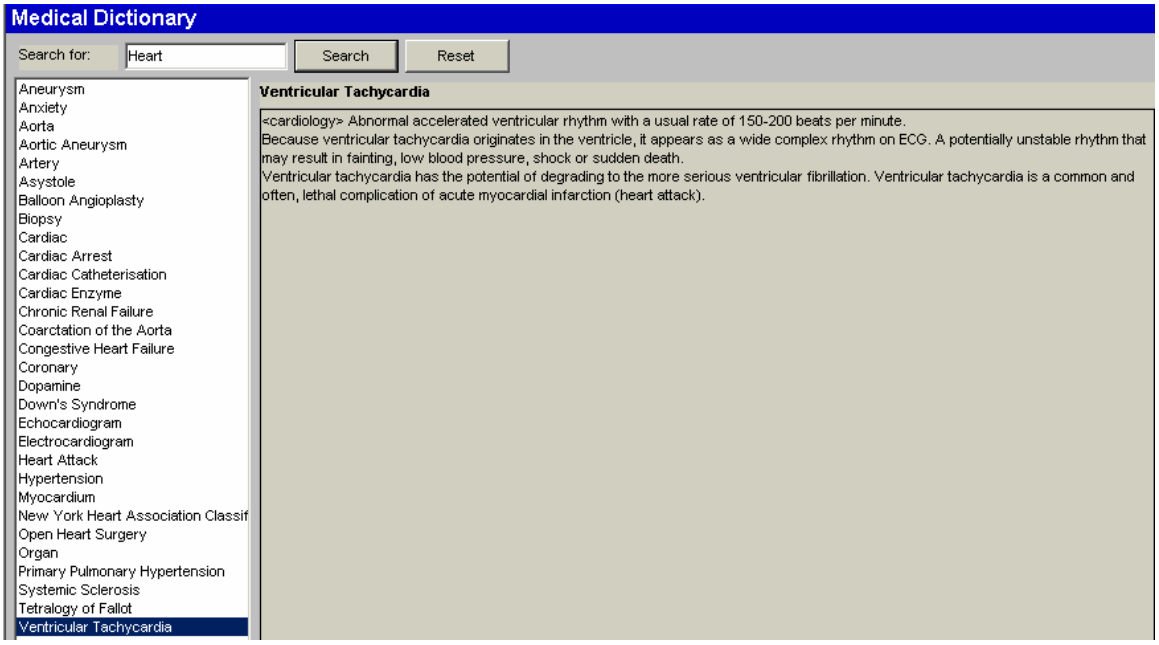
As you will notice that there is a search facility associated with this section.

This means that if you type a word like Heart or liver then click on search the following will appear:-



If the condition is in the list, and there are at present over 430 conditions listed, then simply left hand click on the word and the explanation will appear.

The Search facility will pick up every word in the definitions that was typed in.



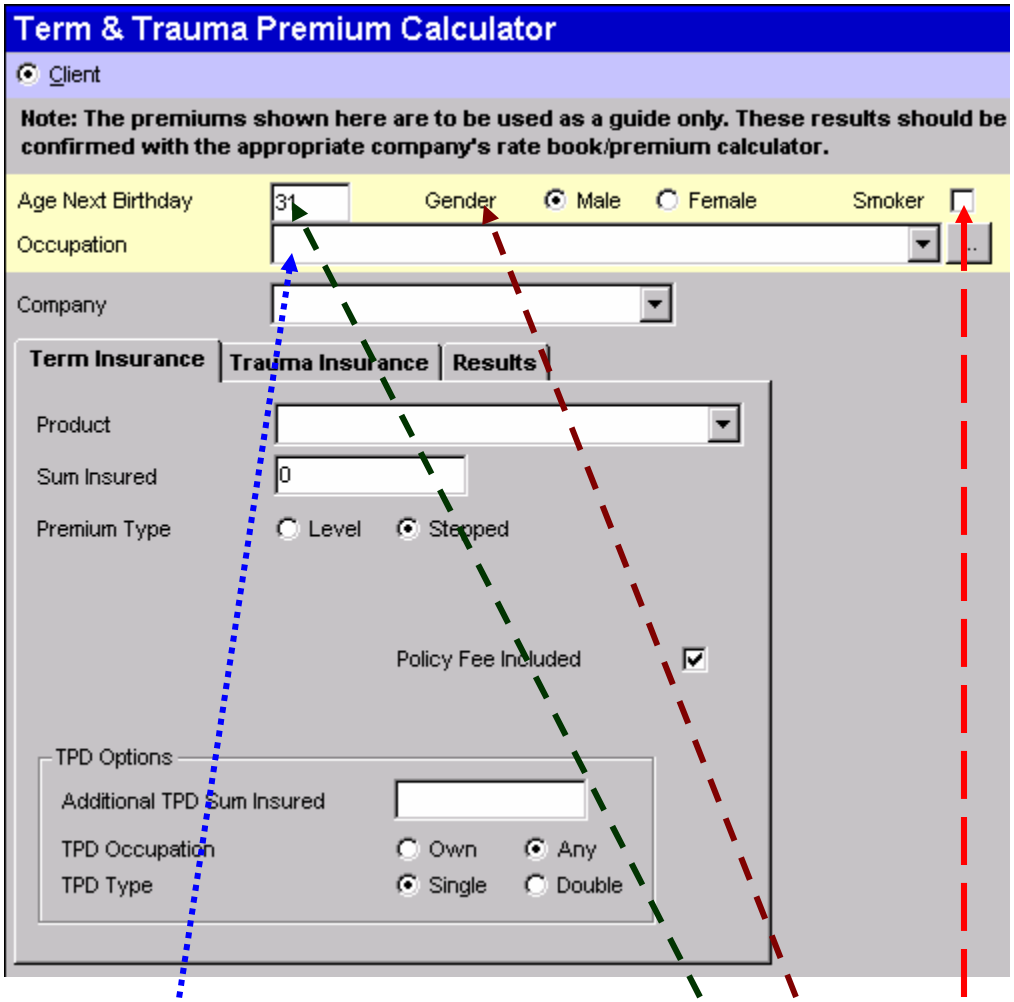
Premium Section

The premium calculations **will be** done in 2 sections:

1. Income Protection
2. Term & Trauma

Currently we have only activated the Term & Trauma Section of the program.

When you click on the Term & Trauma Tab, the following screen will appear:



In this section, you simply complete the details, like Age, Gender, Smoker / Non Smoker and Occupation, or simply click the box ... and do an occupation search by typing in 3 - 4 letter of an occupation that you are searching for. These 3 – 4 letter can be anywhere in the spelling of the occupation, i.e. the first 3, middle 3 or last 3.

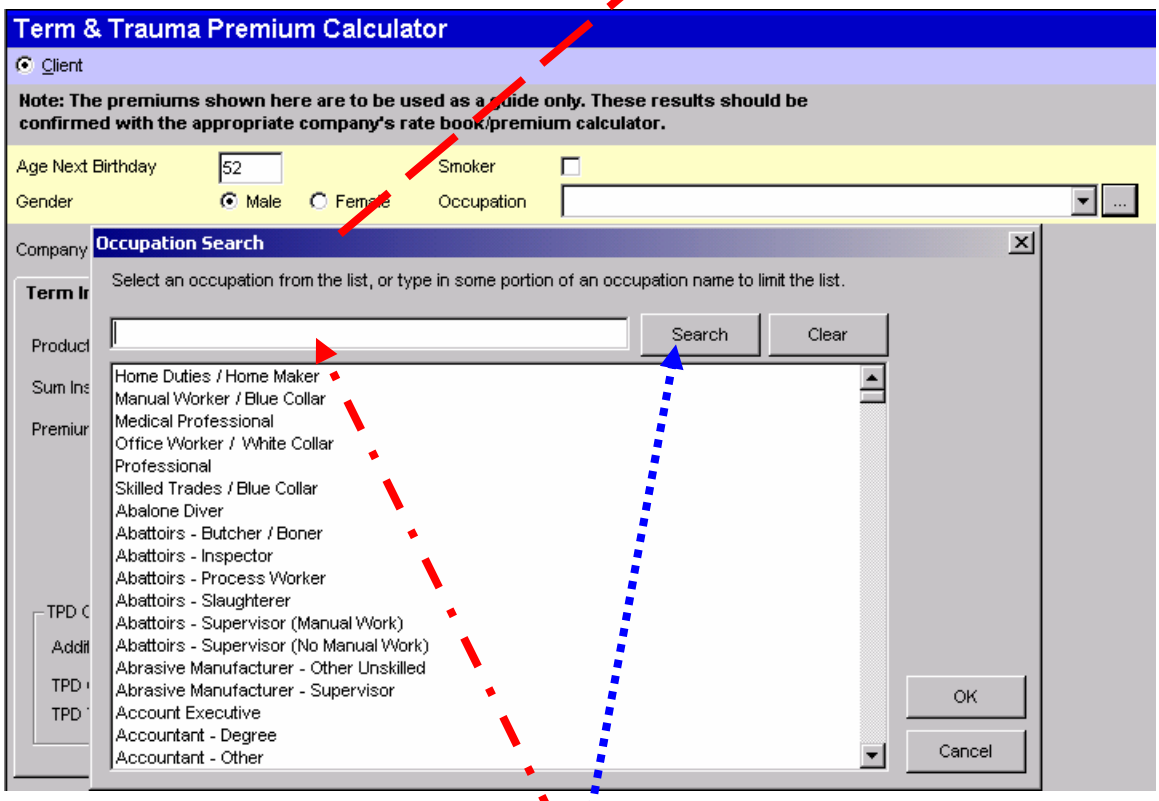
You first Step is to complete age next birthday, tick for smoker or un-tick for non-smoker, select gender and then click on the drop down box and select the occupation.

Occupation Selection

You have the option of either scrolling through 2,000 odd occupations or alternatively,

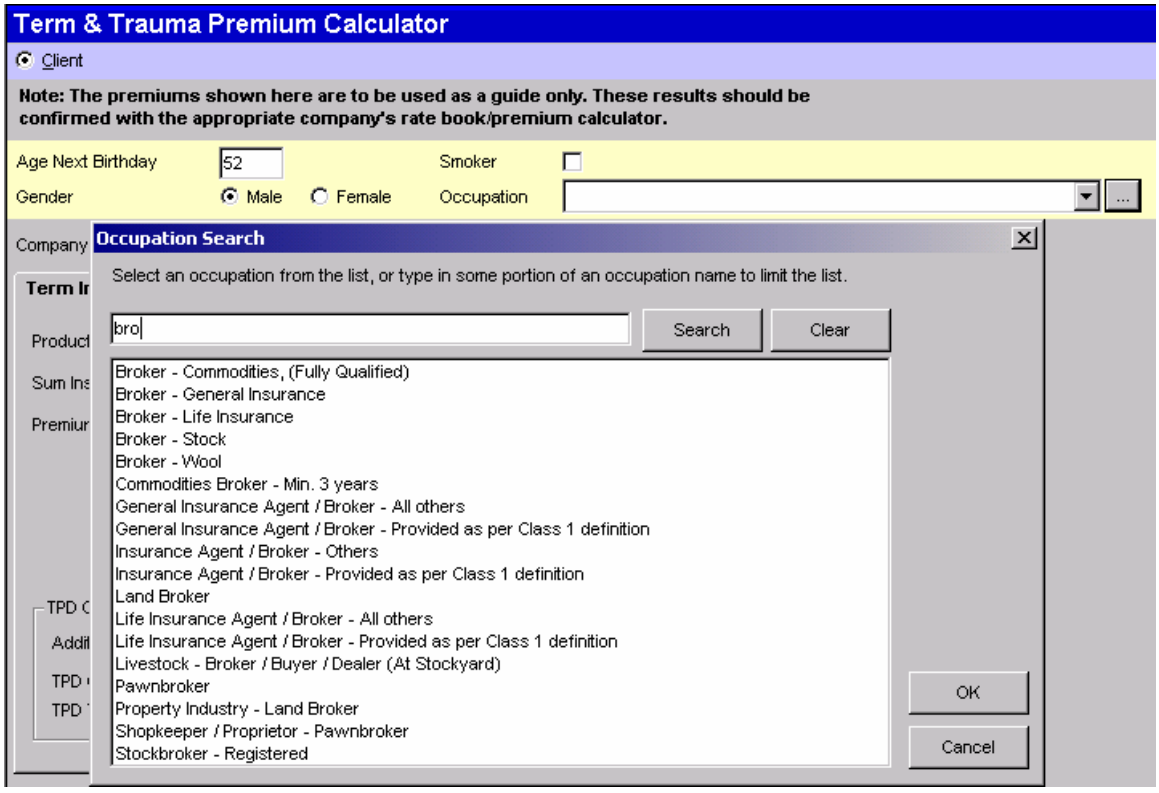
click on this box

and the following will appear.



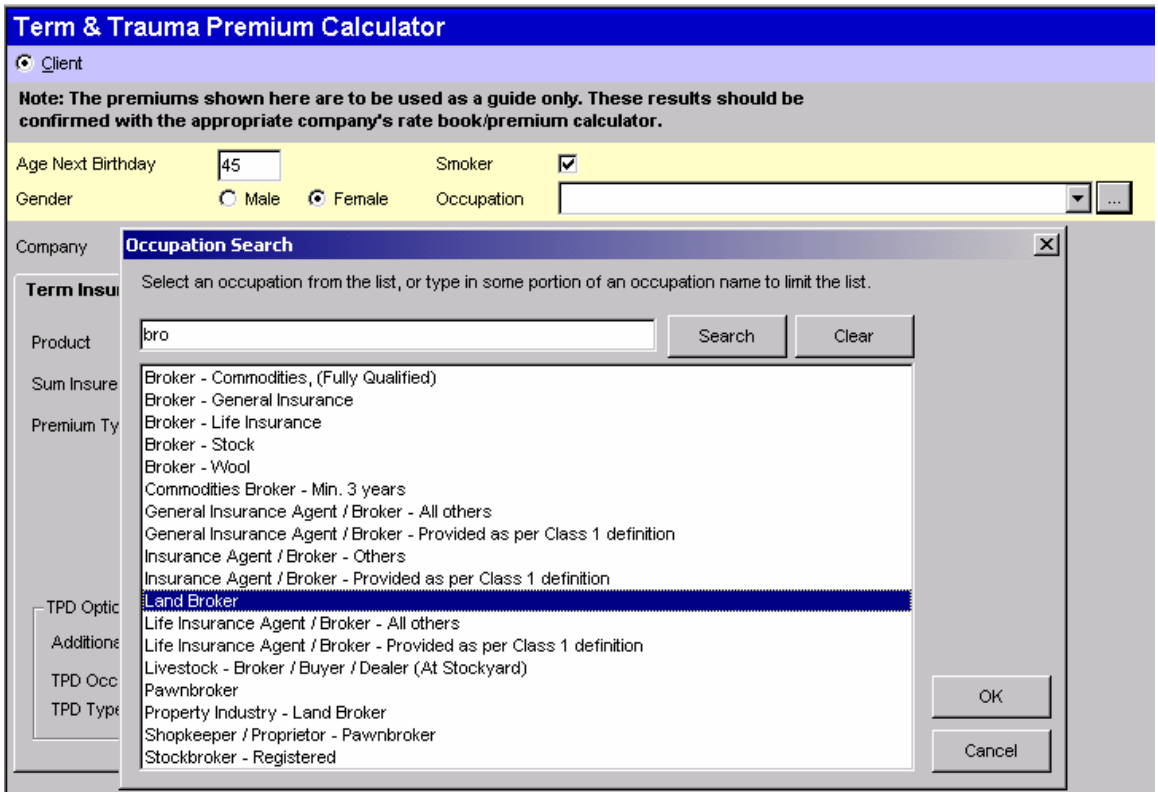
In the Occupation Search, simply type in 3 to 4 letters of the particular occupation that you are searching for and then press the Search button.

Once you have done that, then the following appears:


Term & Trauma Premium Calculator
Client
Note: The premiums shown here are to be used as a guide only. These results should be confirmed with the appropriate company's rate book/premium calculator.
Age Next Birthday
52
Smoker
Gender
Male
Female
Occupation
Company
Occupation Search
Select an occupation from the list, or type in some portion of an occupation name to limit the list.
bro
Search
Clear
Broker - Commodities, (Fully Qualified)
Broker - General Insurance
Broker - Life Insurance
Broker - Stock
Broker - Wool
Commodities Broker - Min. 3 years
General Insurance Agent / Broker - All others
General Insurance Agent / Broker - Provided as per Class 1 definition
Insurance Agent / Broker - Others
Insurance Agent / Broker - Provided as per Class 1 definition
Land Broker
Life Insurance Agent / Broker - All others
Life Insurance Agent / Broker - Provided as per Class 1 definition
Livestock - Broker / Buyer / Dealer (At Stockyard)
Pawnbroker
Property Industry - Land Broker
Shopkeeper / Proprietor - Pawnbroker
Stockbroker - Registered
OK
Cancel

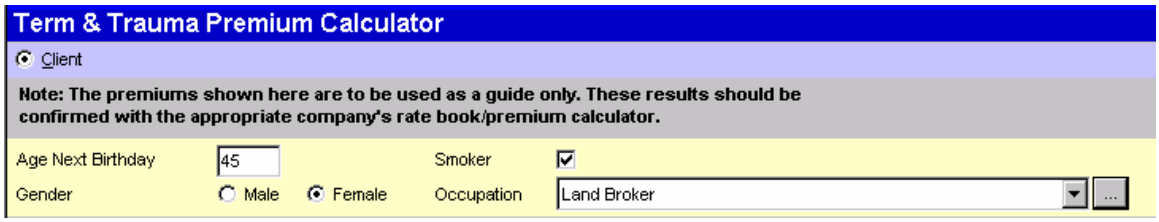
As you will notice, the 3/ 4 letters do not have to be the first set of letters for that occupation.

Now all you have to do is Click on the chosen occupation

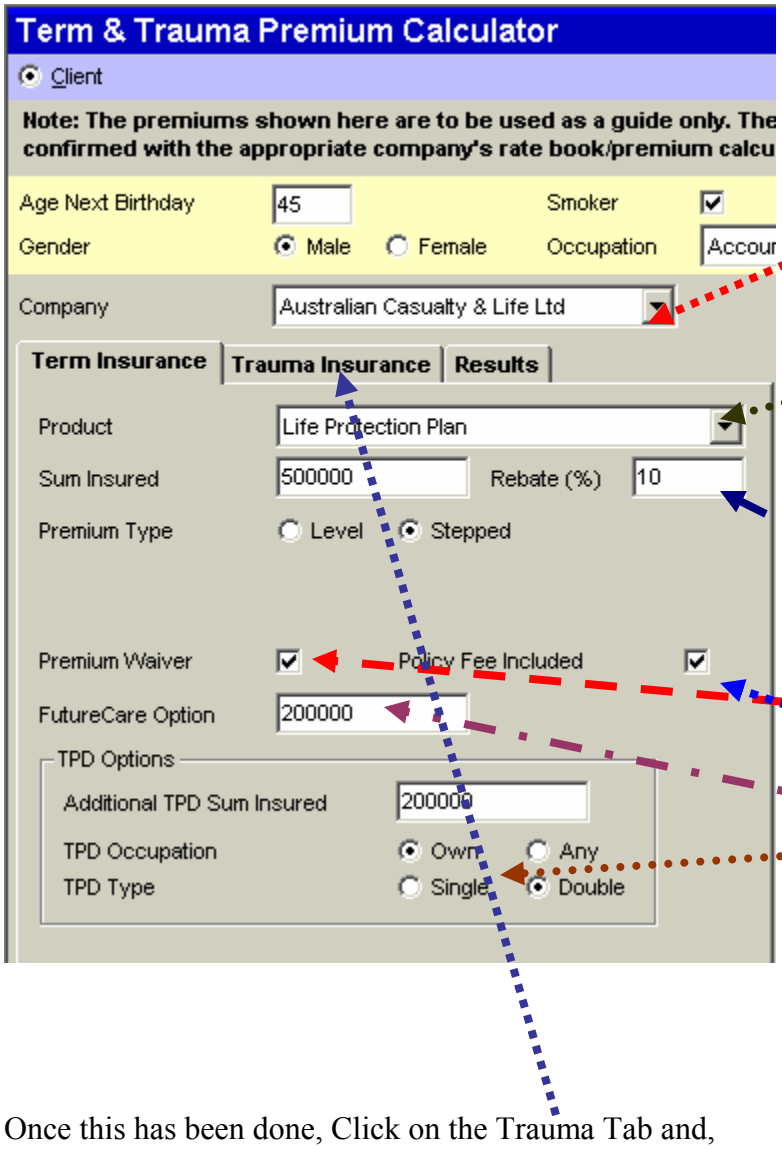

Term & Trauma Premium Calculator
Client
Note: The premiums shown here are to be used as a guide only. These results should be confirmed with the appropriate company's rate book/premium calculator.
Age Next Birthday
45
Smoker
Gender
Male
Female
Occupation
Company
Occupation Search
Select an occupation from the list, or type in some portion of an occupation name to limit the list.
Product
Sum Insure
Premium Ty
bro
Search
Clear
Broker - Commodities, (Fully Qualified)
Broker - General Insurance
Broker - Life Insurance
Broker - Stock
Broker - Wool
Commodities Broker - Min. 3 years
General Insurance Agent / Broker - All others
General Insurance Agent / Broker - Provided as per Class 1 definition
Insurance Agent / Broker - Others
Insurance Agent / Broker - Provided as per Class 1 definition
Land Broker
Life Insurance Agent / Broker - All others
Life Insurance Agent / Broker - Provided as per Class 1 definition
Livestock - Broker / Buyer / Dealer (At Stockyard)
Pawnbroker
Property Industry - Land Broker
Shopkeeper / Proprietor - Pawnbroker
Stockbroker - Registered
TPD Optic
Additione
TPD Occ
TPD Type
OK
Cancel

Then click OK

The result is that the occupation has now been inserted in the Occupation list:



The next step involves the following:



Select the Company by clicking on the drop down box.

Select the Product by clicking on the drop down box.

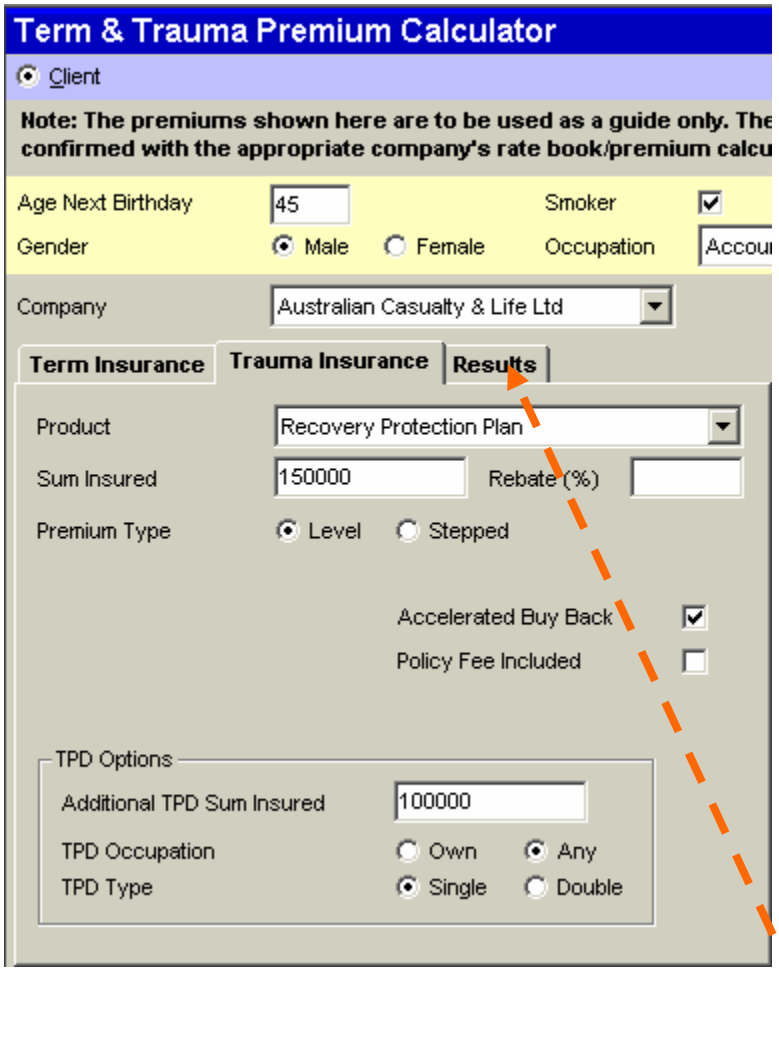
For Association Business, type 10 in this box

Select or Deselect:
1. Premium Waiver
2. Policy Fee

Type in:
1. FutureCare S.I.
2. TPD Sum Insured

Select type of TPD

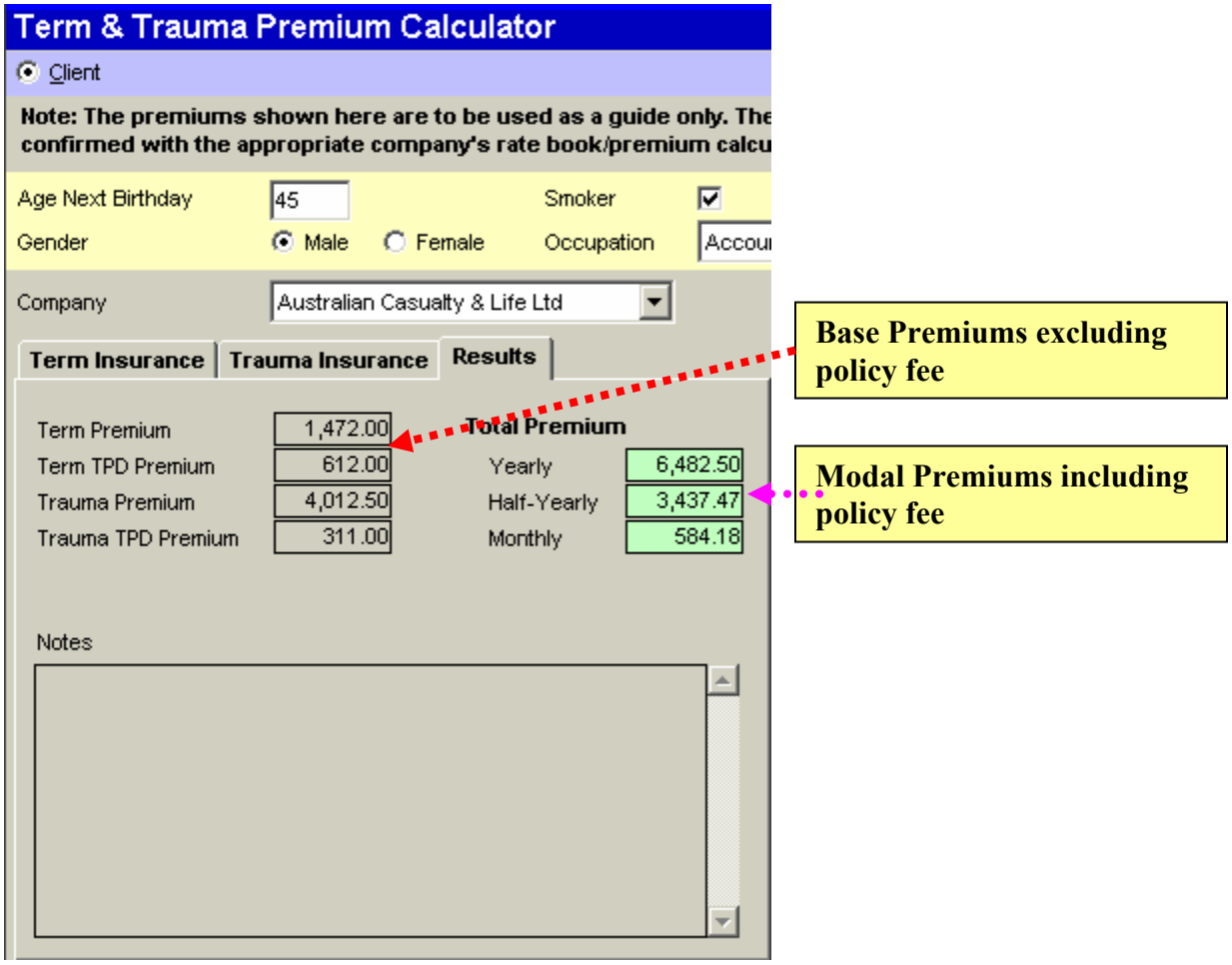
Once this has been done, Click on the Trauma Tab and,



Complete what you need to complete here, then click on the Results Tab
PS: you will notice that I have done this example as the following
Term Life Cover - $500,000 as association business
TPD on the life cover is Own / Double
Both Life & TPD as Stepped premiums.

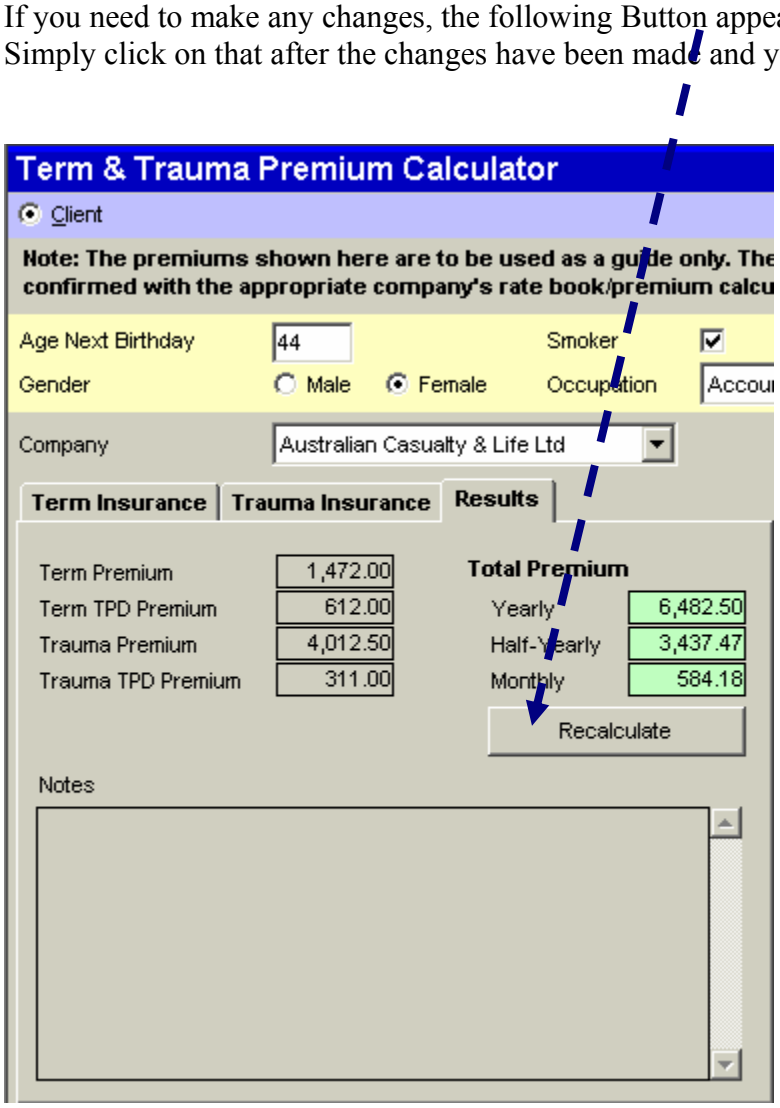
The Trauma was done on non-association business, Level premium and Any / Single TPD with Accelerated Buy Back.

Once in the Results Sections:



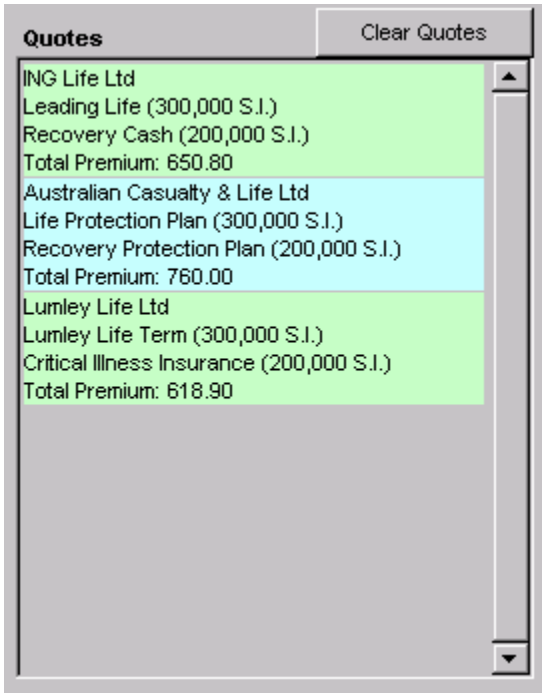
You have the premium split up.

If you need to make any changes, the following Button appears.
Simply click on that after the changes have been made and you have you new premiums



As more and more companies quotations systems are introduced into the program, the following rules will apply.

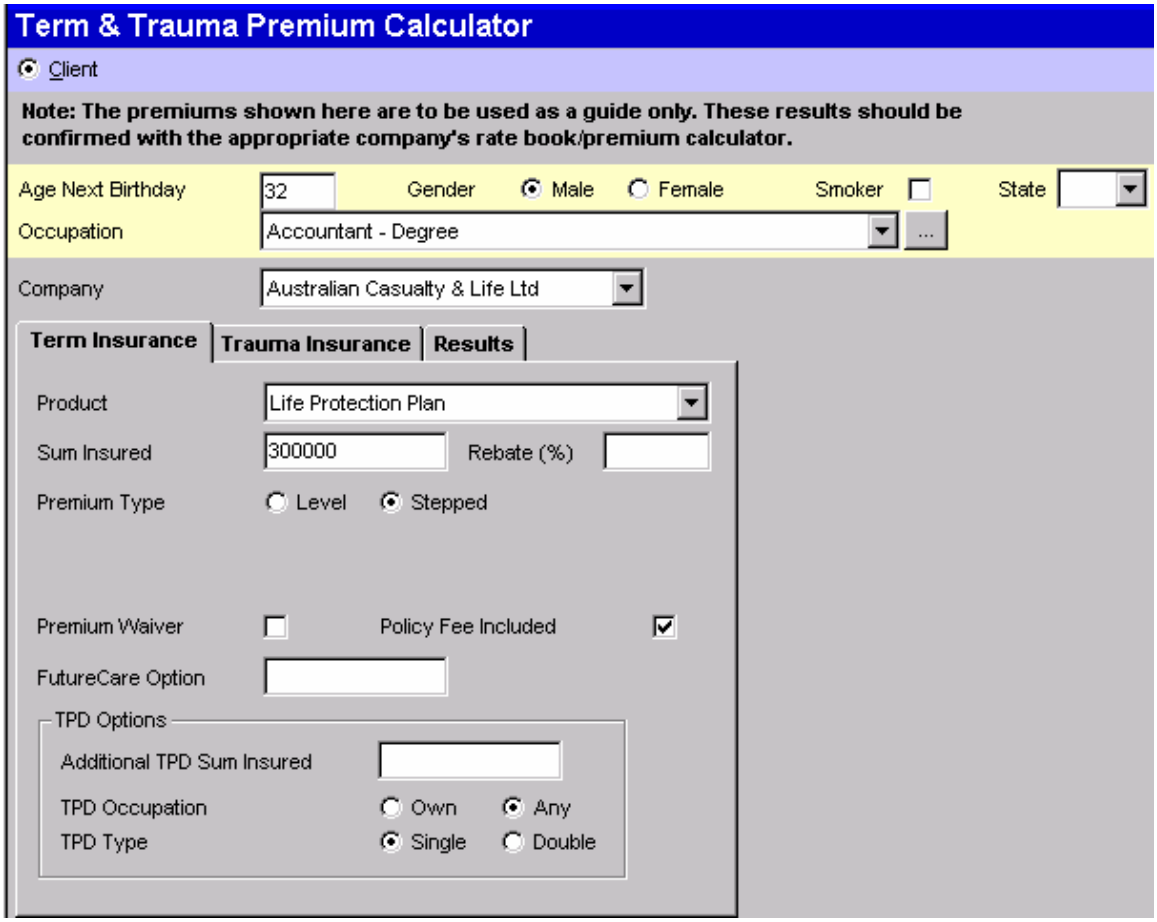
1. Make sure that the company you want to quote has been selected in the **Company / Product Selection** window. Failure to select a company or a product will prevent you from comparing all the premiums.
2. You only need to data input the sums insured once and once only.
3. When you have finished the first company simply click on the Add quote to list. This will then cause the quote to move to the right side of the screen – like this.



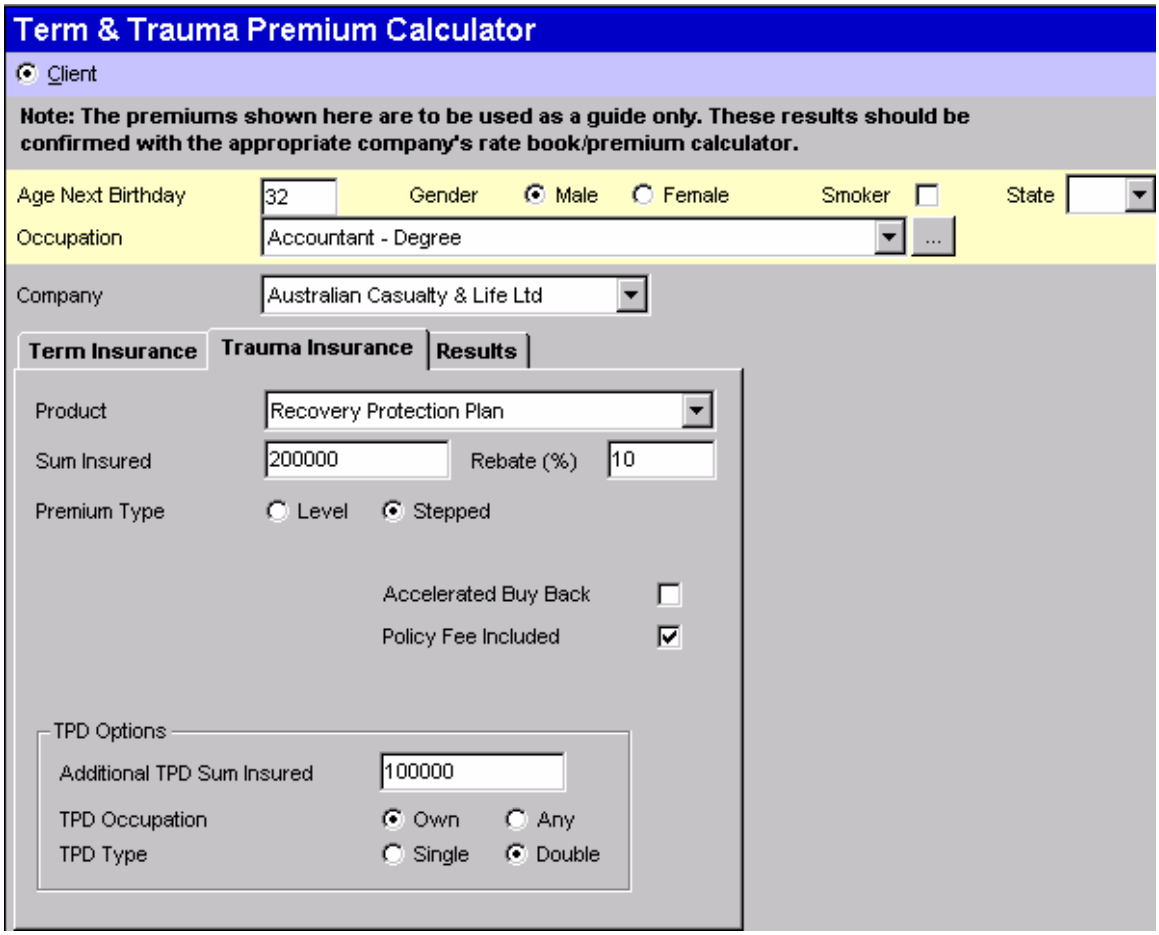
4. To view the end result, go to Print Preview , click on this, and you can see what you will be presenting to your client.

STEP 1

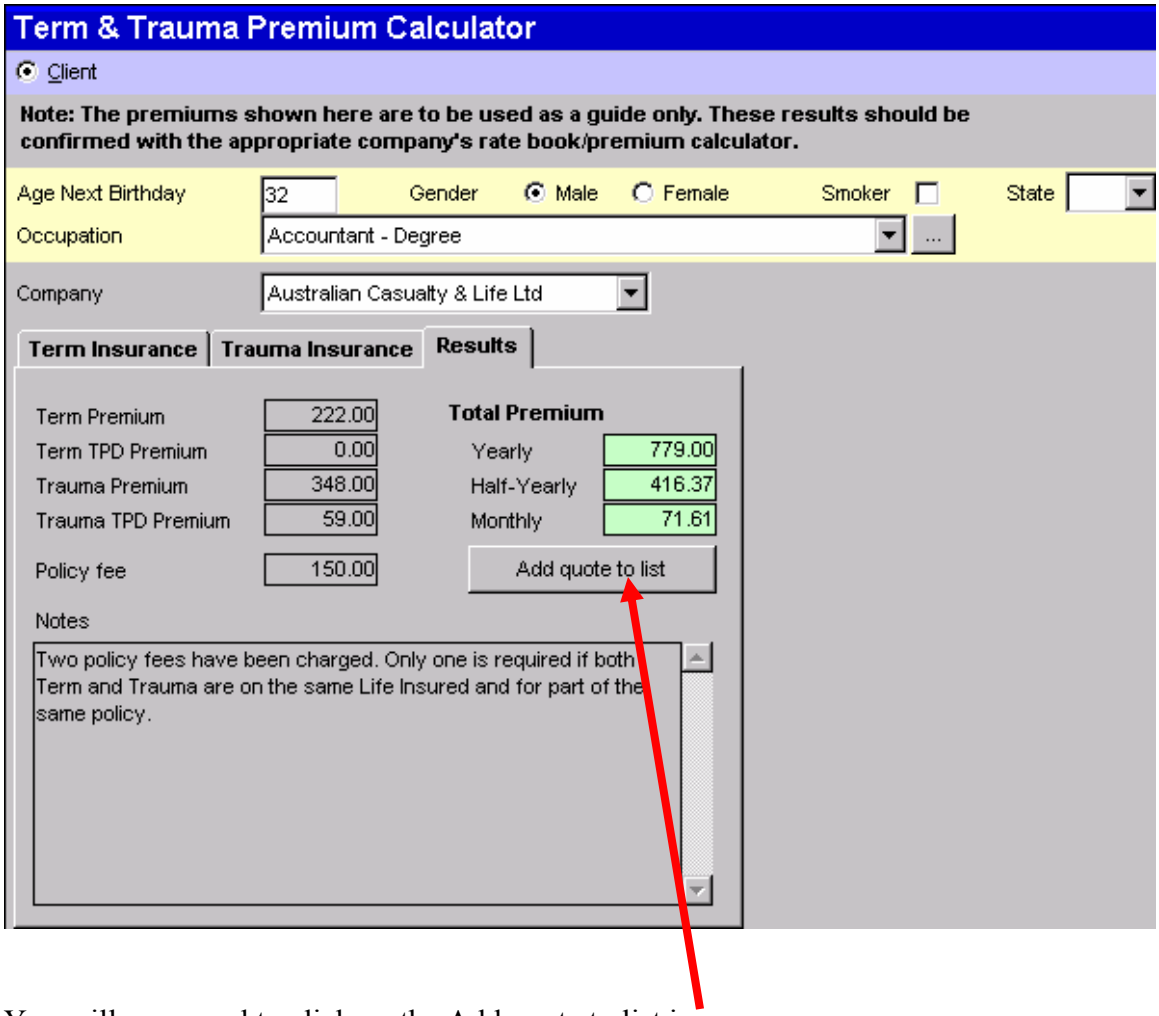
Select the first company and do the data input



Continue to the **Trauma Insurance** tab:

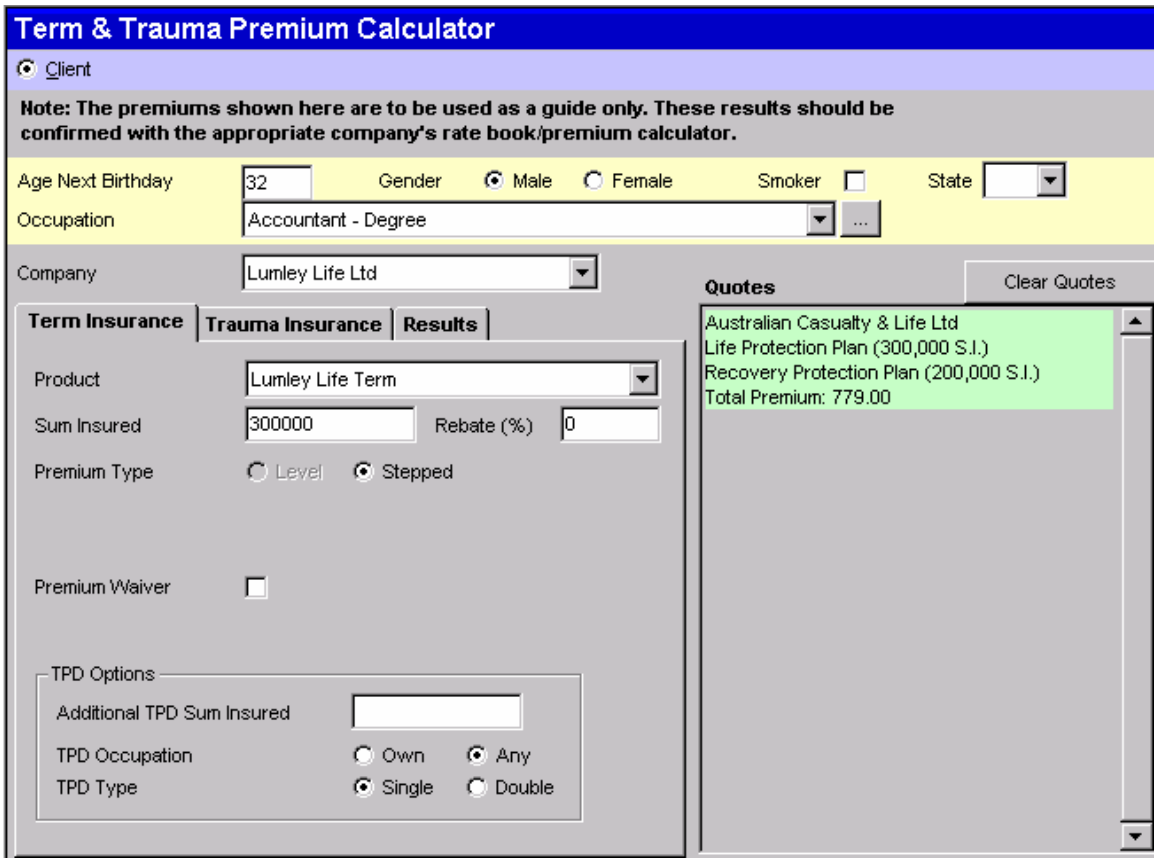


Now click on the **Results** tab:

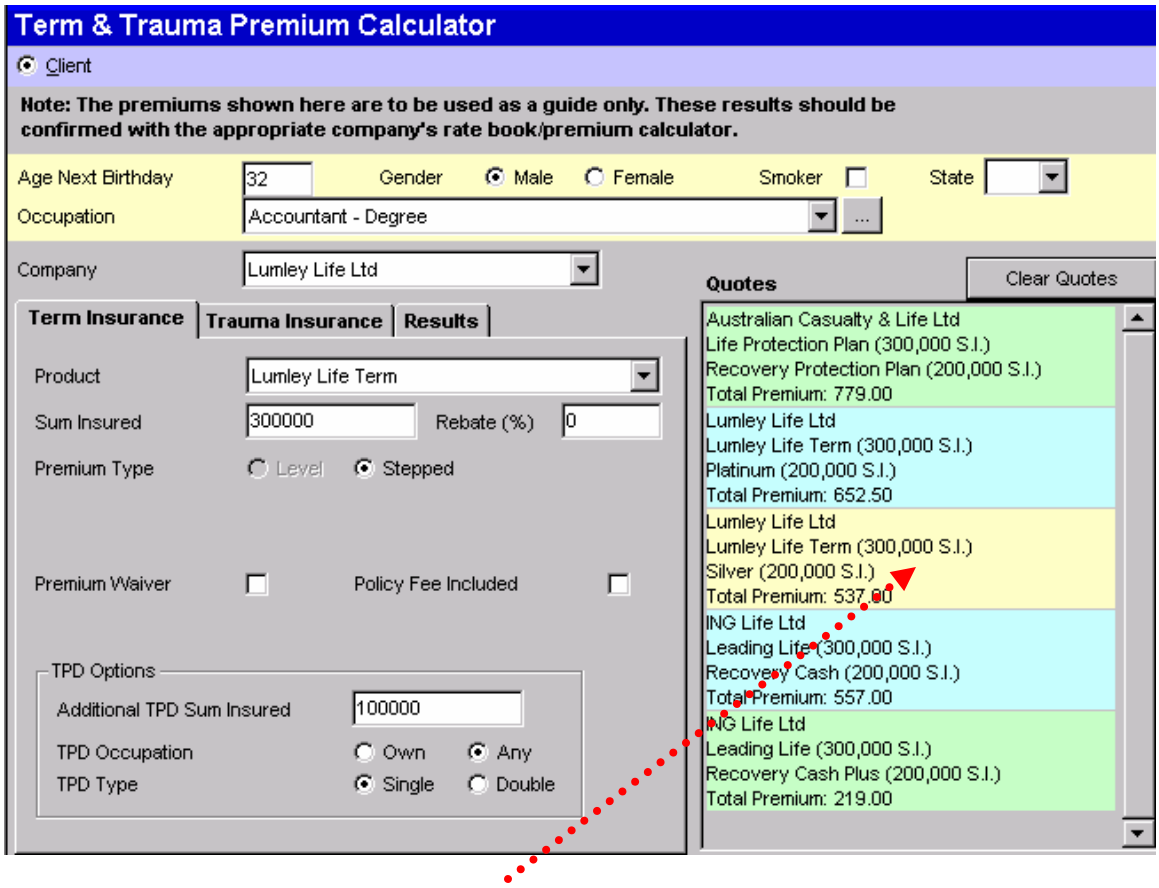


You will now need to click on the Add quote to list icon.

The screen then looks like this:



Keep on Selecting the various companies and products that you want premiums for:



To alter any quotation, simply double click on the relevant one in the Quotes box, and that will appear for you to adjust.

The next step is to Print Preview and Print.

The end result looks like this:

Quotations

Important

The premiums shown here are to be used as a guide only. These results should be confirmed with the appropriate company's rate book/premium calculator.

Australian Casualty & Life Ltd

Male aged 32 years, Non-smoker. Occupation: Accountant - Degree

Life Protection Plan
- Sum Insured: 300,000
- Stepped premiums, Policy fee included

Recovery Protection Plan
- Sum Insured: 200,000
- Stepped premiums, Policy fee included, Rebate 10%
- Additional TPD Sum Insured: 100,000
- TPD Own occupation/Double

Yearly premium: 779.00
Half-Yearly premium: 416.37
Monthly premium: 71.61

Two policy fees have been charged. Only one is required if both Term and Trauma are on the same Life Insured and for part of the same policy.

Lumley Life Ltd

Male aged 32 years, Non-smoker. Occupation: Accountant - Degree

Lumley Life Term
- Sum Insured: 300,000
- Stepped premiums
- Additional TPD Sum Insured: 100,000
- TPD Any occupation/Single

Platinum
- Sum Insured: 200,000
- Stepped premiums
- Additional TPD Sum Insured: 100,000
- TPD Own occupation/Single

Yearly premium: 652.50
Half-Yearly premium: 345.82
Monthly premium: 58.73

Lumley Life Ltd

Male aged 32 years, Non-smoker. Occupation: Accountant - Degree

Lumley Life Term
- Sum Insured: 300,000
- Stepped premiums
- Additional TPD Sum Insured: 100,000
- TPD Any occupation/Single

Silver
- Sum Insured: 200,000
- Stepped premiums
- Additional TPD Sum Insured: 100,000
- TPD Own occupation/Single

Yearly premium: 537.00
Half-Yearly premium: 284.61
Monthly premium: 48.33

ING Life Ltd

Male aged 32 years, Non-smoker. Occupation: Accountant - Degree

Leading Life
- Sum Insured: 300,000
- Stepped premiums
- Additional TPD Sum Insured: 100,000
- TPD Any occupation/Single

Recovery Cash
- Sum Insured: 200,000
- Stepped premiums, Accelerated buy back option
- Additional TPD Sum Insured: 100,000
- TPD Own occupation/Single

Yearly premium: 557.00
Half-Yearly premium: 286.85
Monthly premium: 48.74

Term:
Business Safeguard option not included in these calculations. See the ING rate books for more information.

ING Life Ltd

Male aged 32 years, Non-smoker. Occupation: Accountant - Degree

Leading Life
- Sum Insured: 300,000
- Stepped premiums
- Additional TPD Sum Insured: 100,000
- TPD Any occupation/Single

Recovery Cash Plus
- Sum Insured: 200,000
- Stepped premiums
- Additional TPD Sum Insured: 100,000
- TPD Own occupation/Single

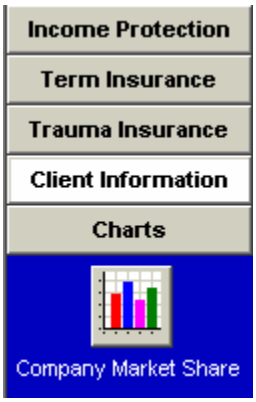
Yearly premium: 219.00
Half-Yearly premium: 112.78
Monthly premium: 19.16

At least one policy fee is required unless the above cover is packaged with Income Protection.

Term:
Business Safeguard option not included in these calculations. See the ING rate books for more information.
Trauma:
Too old to enter stepped premium.
Too old to enter TPD.

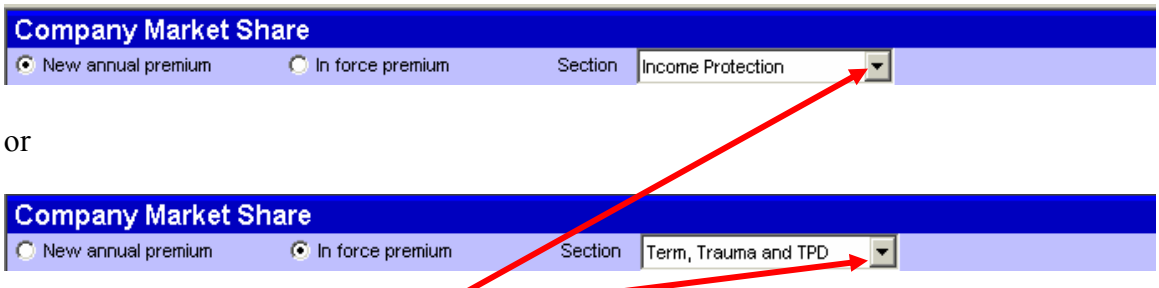
How to use SMART Comparitor
Charts Section

If company market share is important to you, SMART Comparitor has got you covered. The graphs show the latest New Annual Premium and In-Force Premium industry statistics.

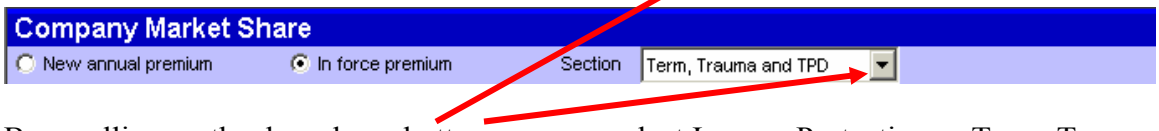


You will now notice that only one icon appears in Charts and that icon is called Company Market Share.

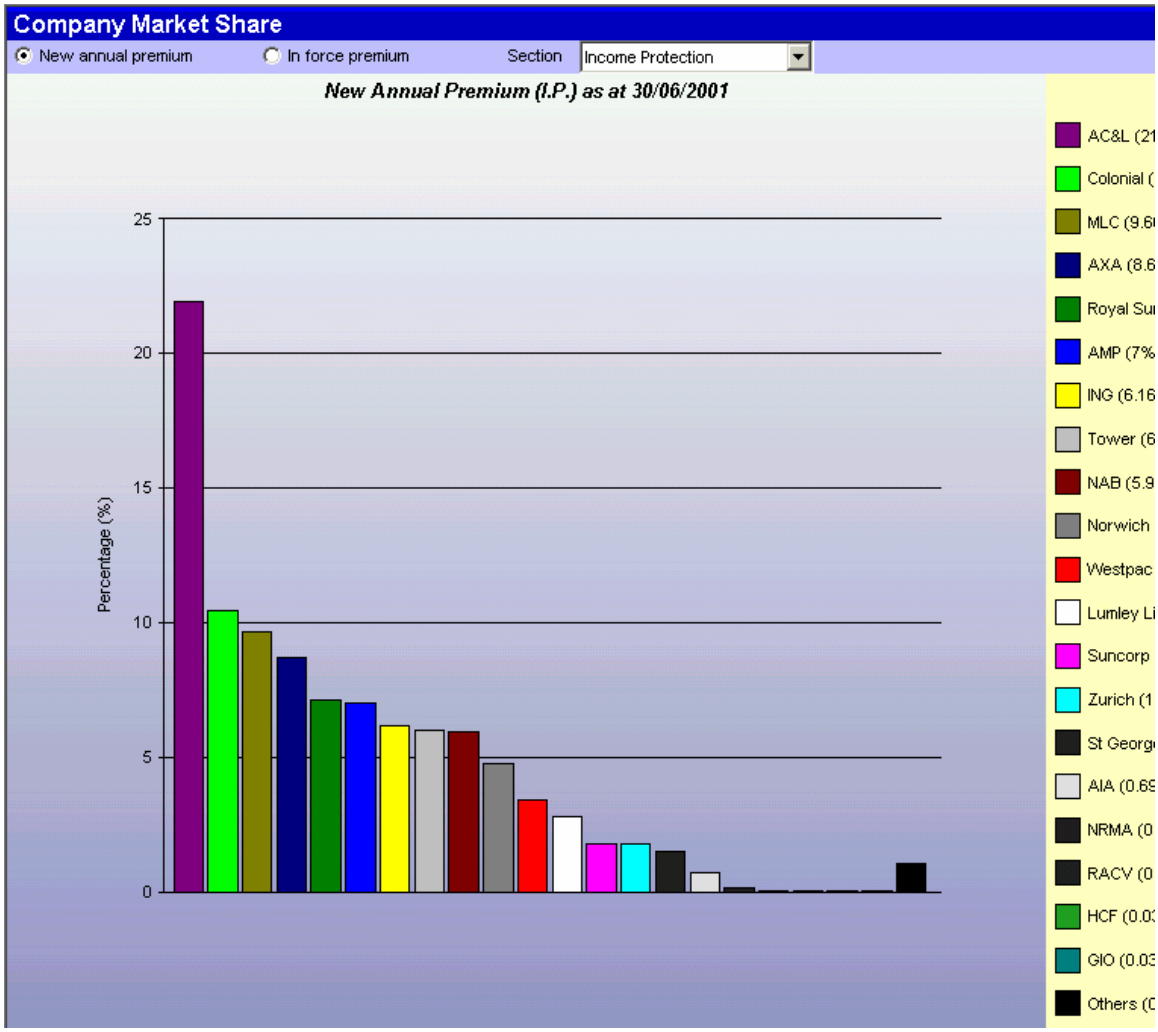
From here you have the option of viewing:

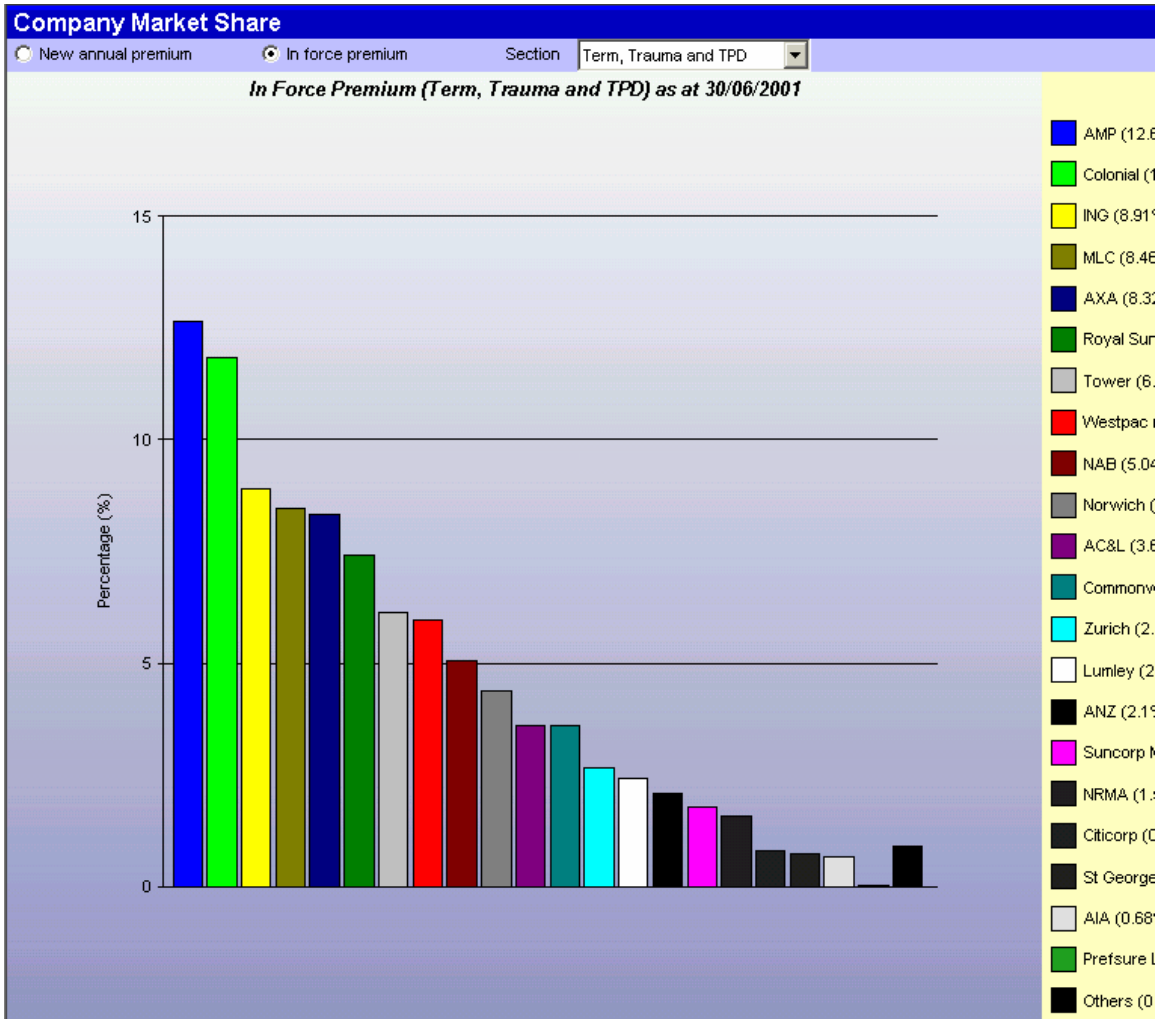


or



By scrolling on the drop down button, you can select Income Protection or Term, Trauma and TPD for either New Annual Premium or In Force Premium.


Company Market Share
New annual premium
In force premium
Section
Income Protection
New Annual Premium (I.P.) as at 30/06/2001
Percentage (%)
25
20
15
10
5
0
AC&L (21
Colonial (
MLC (9.6
AXA (8.6
Royal Su
AMP (7%
ING (6.16
Tower (6
NAB (5.9
Norwich
Westpac
Lumley Li
Suncorp
Zurich (1
St George
AIA (0.69
NRMA (0
RACV (0
HCF (0.0
GIO (0.03
Others (0


Company Market Share
New annual premium
In force premium
Section
Term, Trauma and TPD
In Force Premium (Term, Trauma and TPD) as at 30/06/2001
Percentage (%)
15
10
5
0
AMP (12.
Colonial (1
ING (8.91
MLC (8.4
AXA (8.3
Royal Sur
Tower (6.
Westpac
NAB (5.04
Norwich
AC&L (3.
Commonw
Zurich (2.
Lumley (2
ANZ (2.1
Suncorp
NRMA (1.
Citicorp (
St George
AIA (0.68
Prefsure
Others (0

How to use SMART Comparitor Reports Section

This is an incredibly simple CAR completion.

You will again notice that the control panel changes when you select a different option.

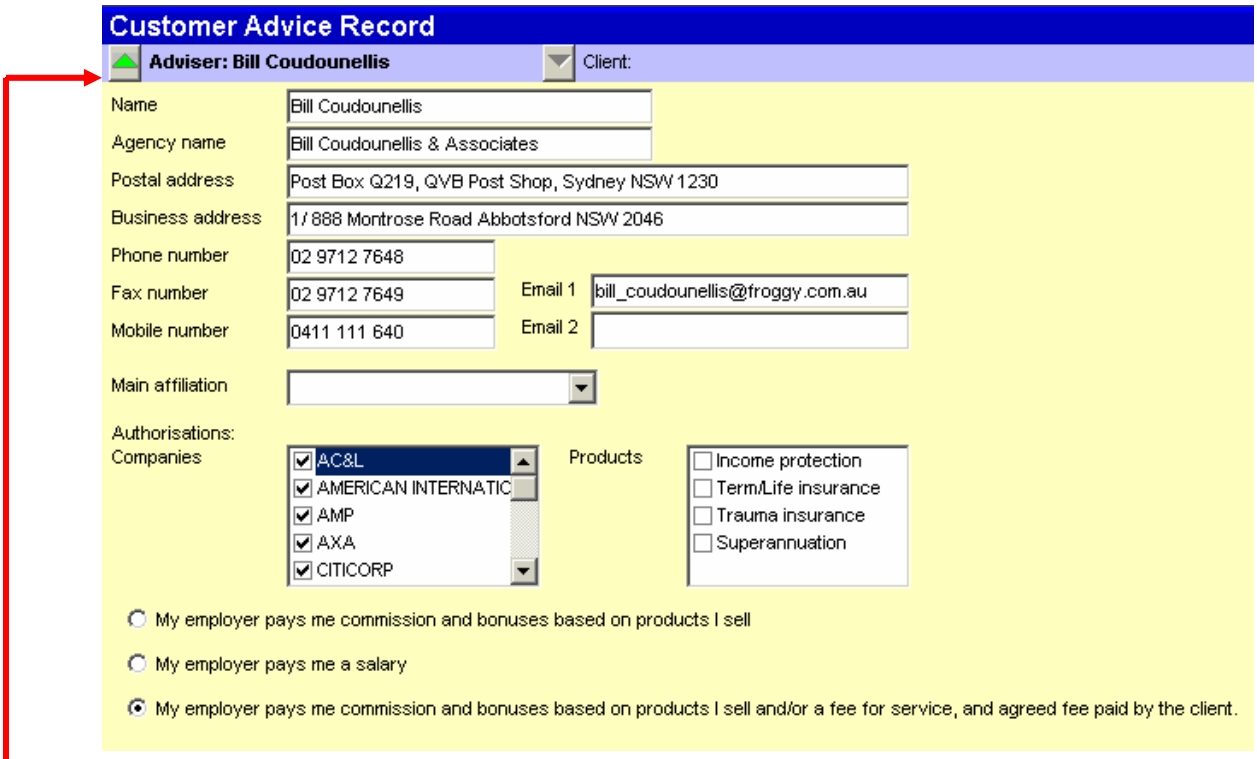
You now have the option of completing a Customer Advice Record, a LifePlan or a Member Advice Record.

CUSTOMER ADVICE RECORD

Before you do anything else, you must click on the

and then on the

green arrow next to your name and complete your information.



After you have entered the information into this section, not forgetting to input all the information, including any Main affiliations that may exist as well as selecting the respective companies and Products that you are authorised to sell, then click on the green arrow pointing up next to your name.

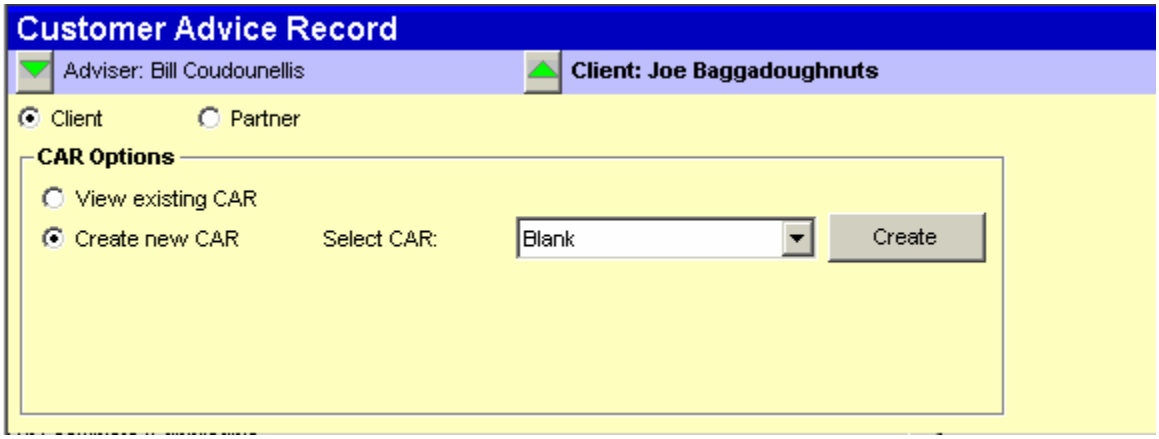
You will never be required to do this inputting again, unless your details change.

If you have already input the client details in the Client Information / Client Details Section, then go to

click on either File or and select the Client that you wish to do a CAR for.

Next go to

and click on the green arrow pointing down.

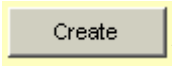


From here, you have the Option of either Viewing an existing CAR or Creating a new CAR for either the Client or their Partner.

You also have the Option to Create a new CAR from the dropdown menu next to the create icon.

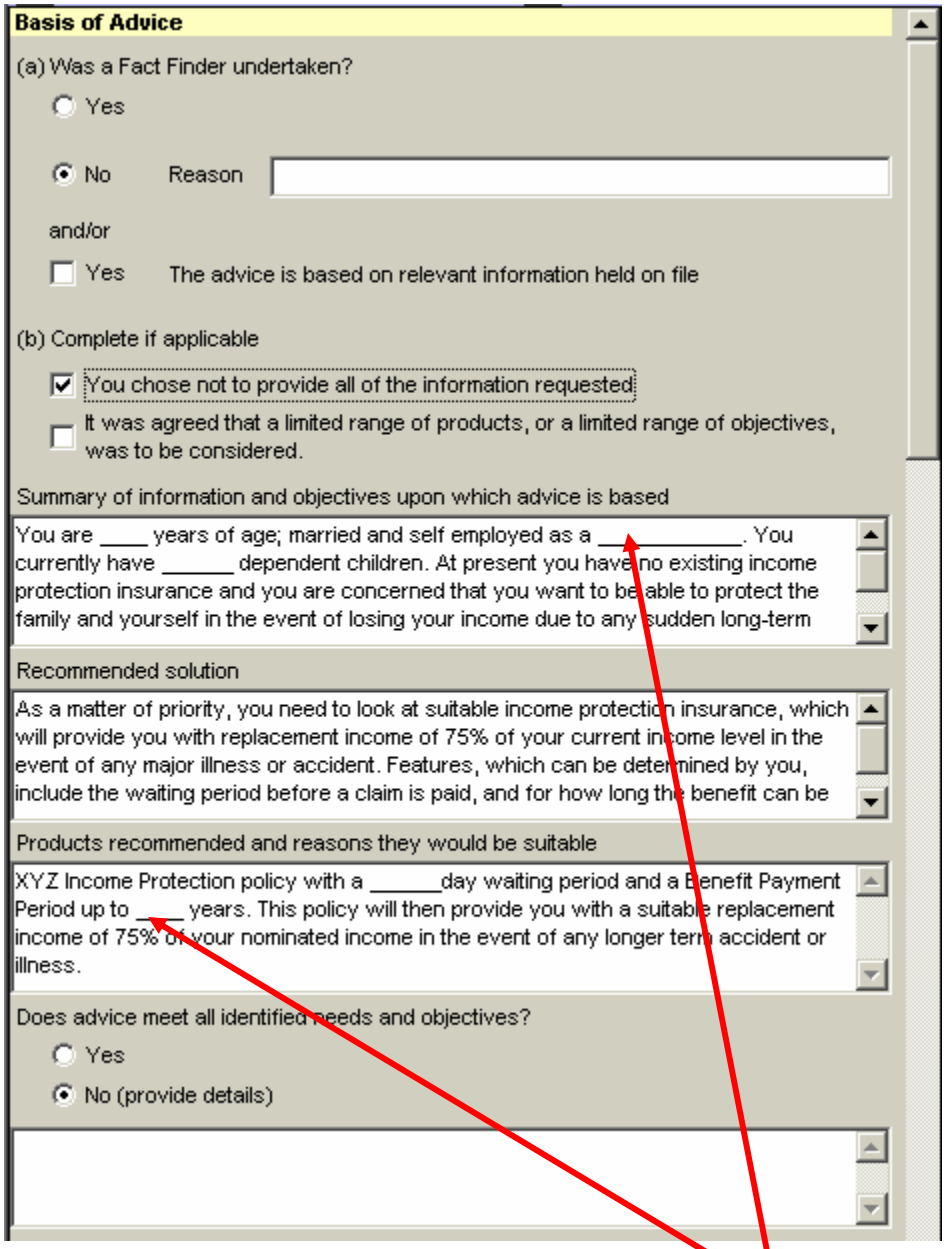
Once you click on this dropdown window, you will be able to select from the following:

1. Blank CAR
2. Income Protection CAR
3. Term / Trauma CAR
4. Rollover CAR
5. Total Protection CAR.

Once you have selected what it is that you want, and then click the 

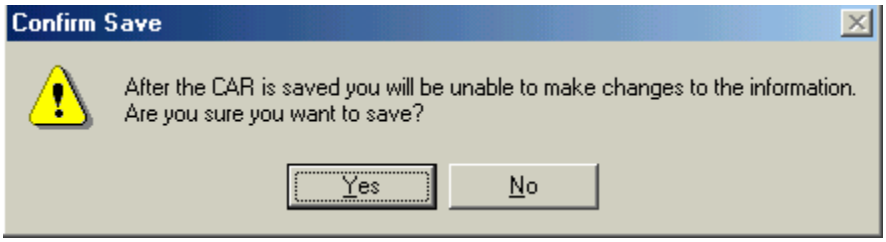
button.

You now have a Template to adjust and save.


Basis of Advice
(a) Was a Fact Finder undertaken?
Yes
No
Reason
and/or
Yes
The advice is based on relevant information held on file
(b) Complete if applicable
You chose not to provide all of the information requested
It was agreed that a limited range of products, or a limited range of objectives, was to be considered.
Summary of information and objectives upon which advice is based
You are ____ years of age; married and self employed as a _____. You currently have _____ dependent children. At present you have no existing income protection insurance and you are concerned that you want to be able to protect the family and yourself in the event of losing your income due to any sudden long-term
Recommended solution
As a matter of priority, you need to look at suitable income protection insurance, which will provide you with replacement income of 75% of your current income level in the event of any major illness or accident. Features, which can be determined by you, include the waiting period before a claim is paid, and for how long the benefit can be
Products recommended and reasons they would be suitable
XYZ Income Protection policy with a _____day waiting period and a Benefit Payment Period up to ____ years. This policy will then provide you with a suitable replacement income of 75% of your nominated income in the event of any longer term accident or illness.
Does advice meet all identified needs and objectives?
Yes
No (provide details)

All you need to do here is complete the spots that are left blank and have a line where the answer should be.

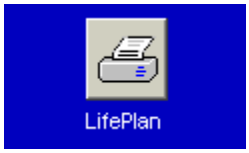
Once this is done click on the Save button and the following window will appear


Confirm Save
After the CAR is saved you will be unable to make changes to the information.
Are you sure you want to save?
Yes
No

This feature has been incorporated to protect you from any Compliance issues that may arise in the future, Simply because once the CAR or LifePlan is saved, it cannot be altered. This will not protect anyone who has not done his or her job properly.

LIFEPLAN

If you are more into plans rather than CARs, select the following icon



If you have already input the client details in the Client Information / Client Details

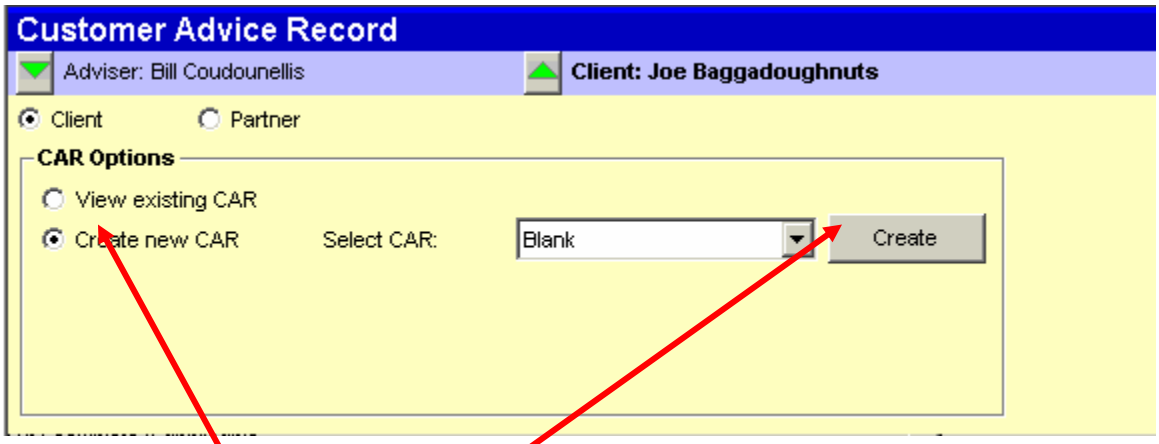
Section, then go to

click on either File or and select the client that you wish to do a LifePlan for.

Next go to

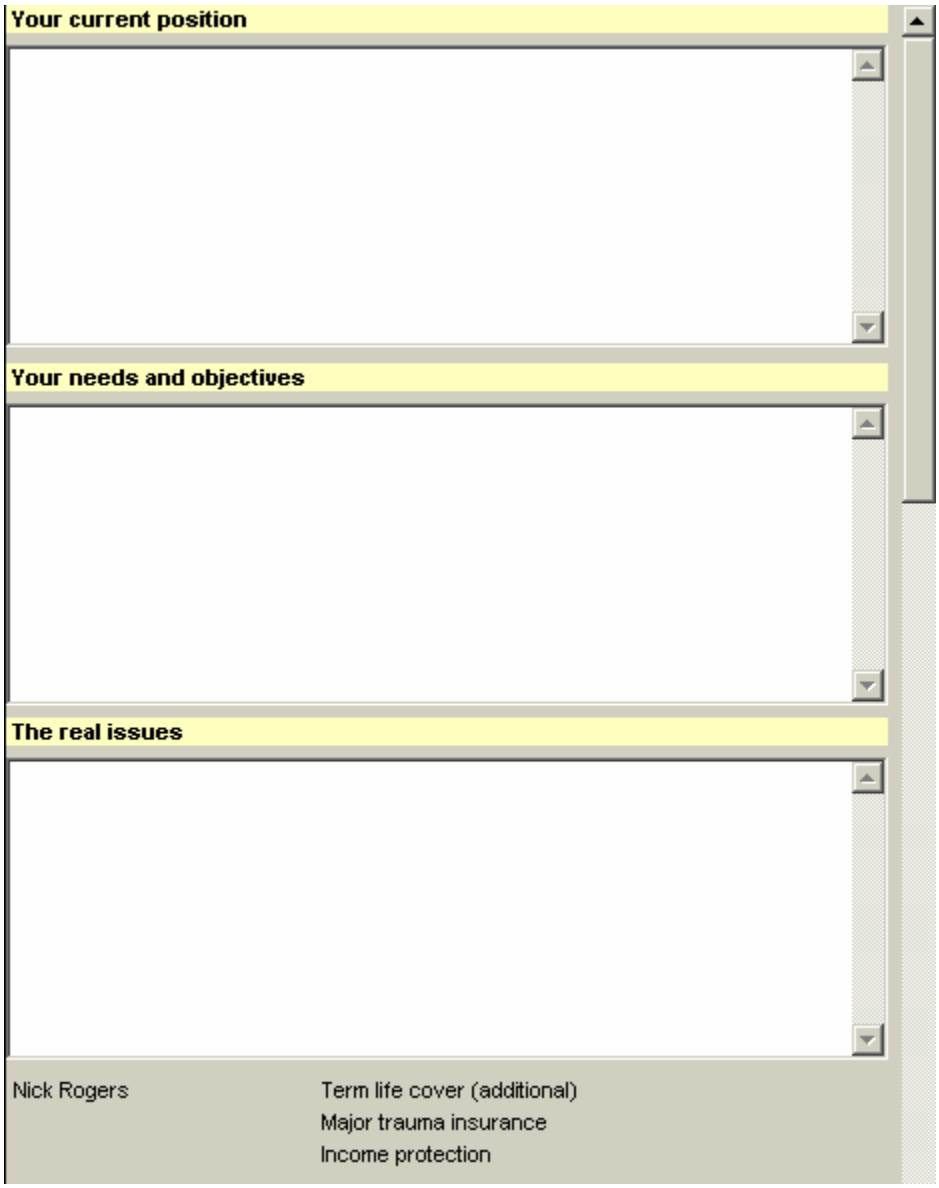
and click on the green arrow pointing down.

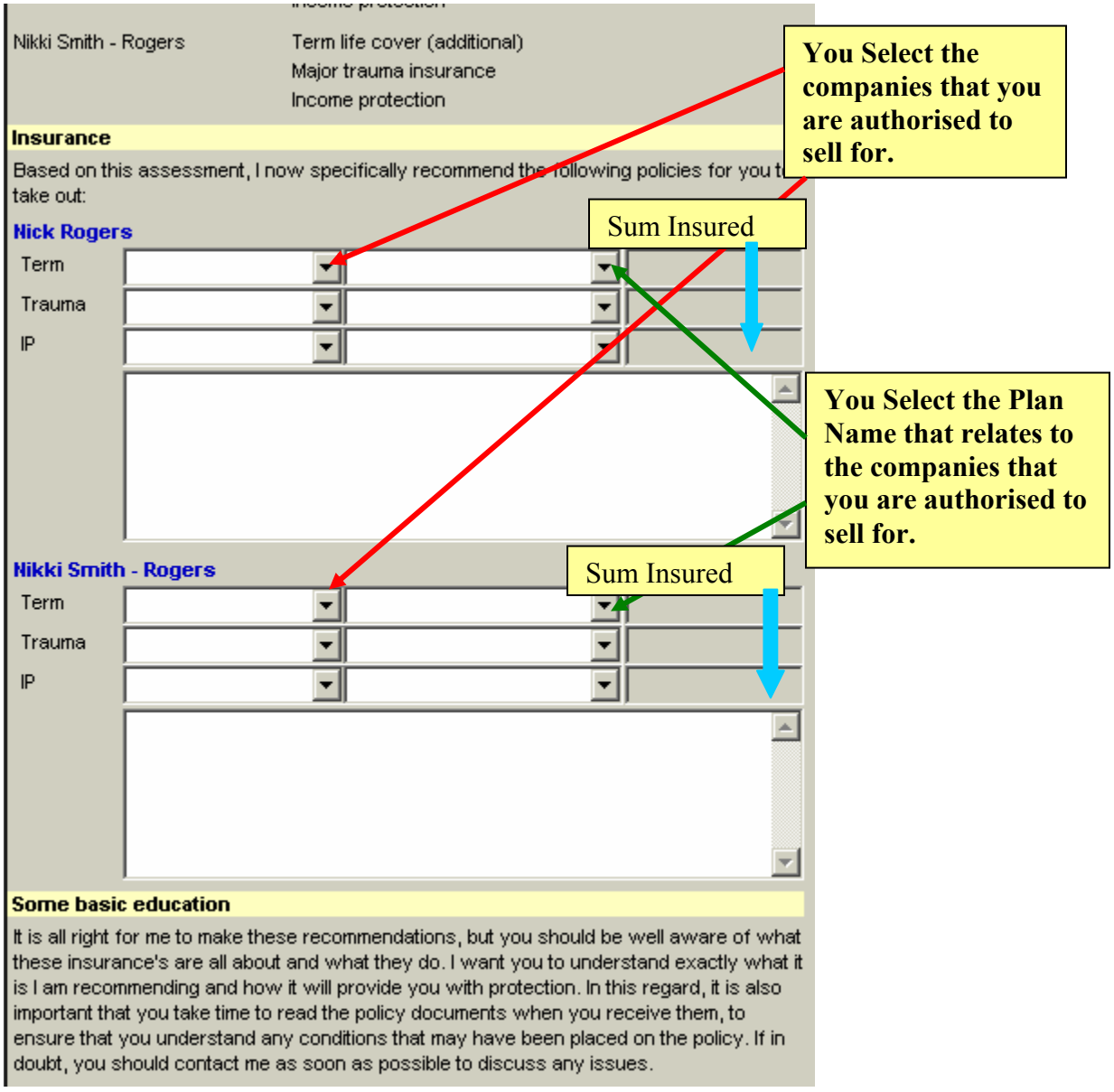
From here you have the option like the CAR to:

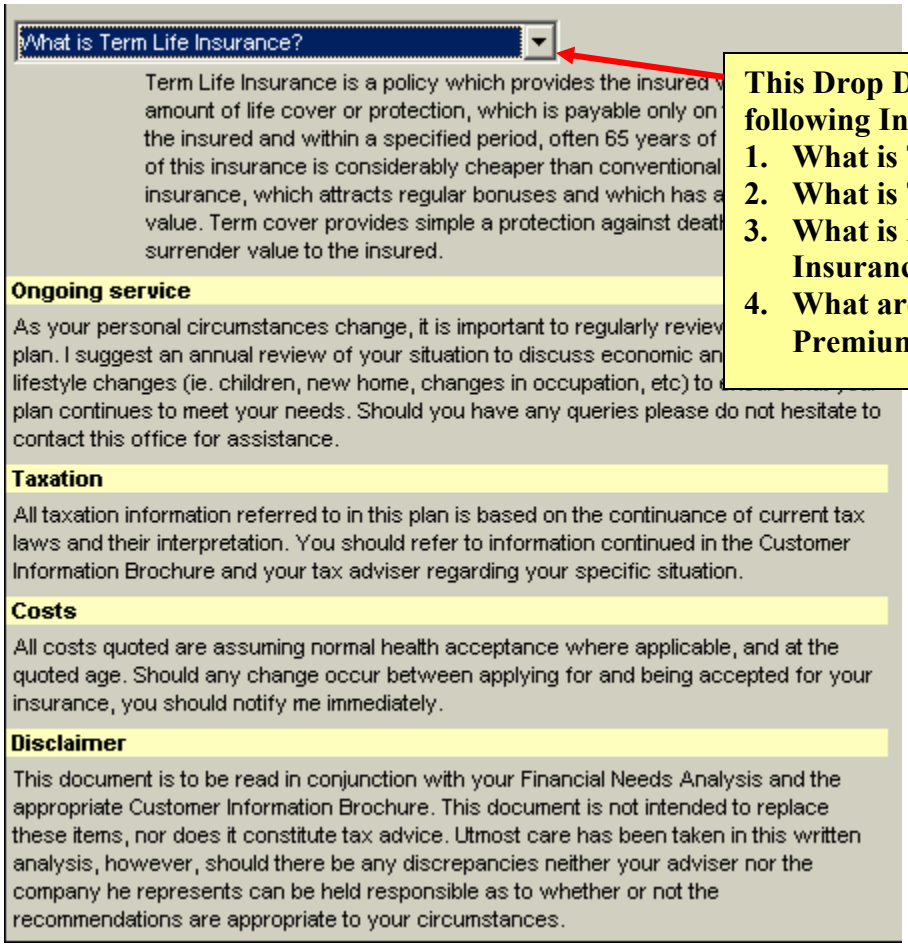


either view an existing LifePlan or creating a new LifePlan.

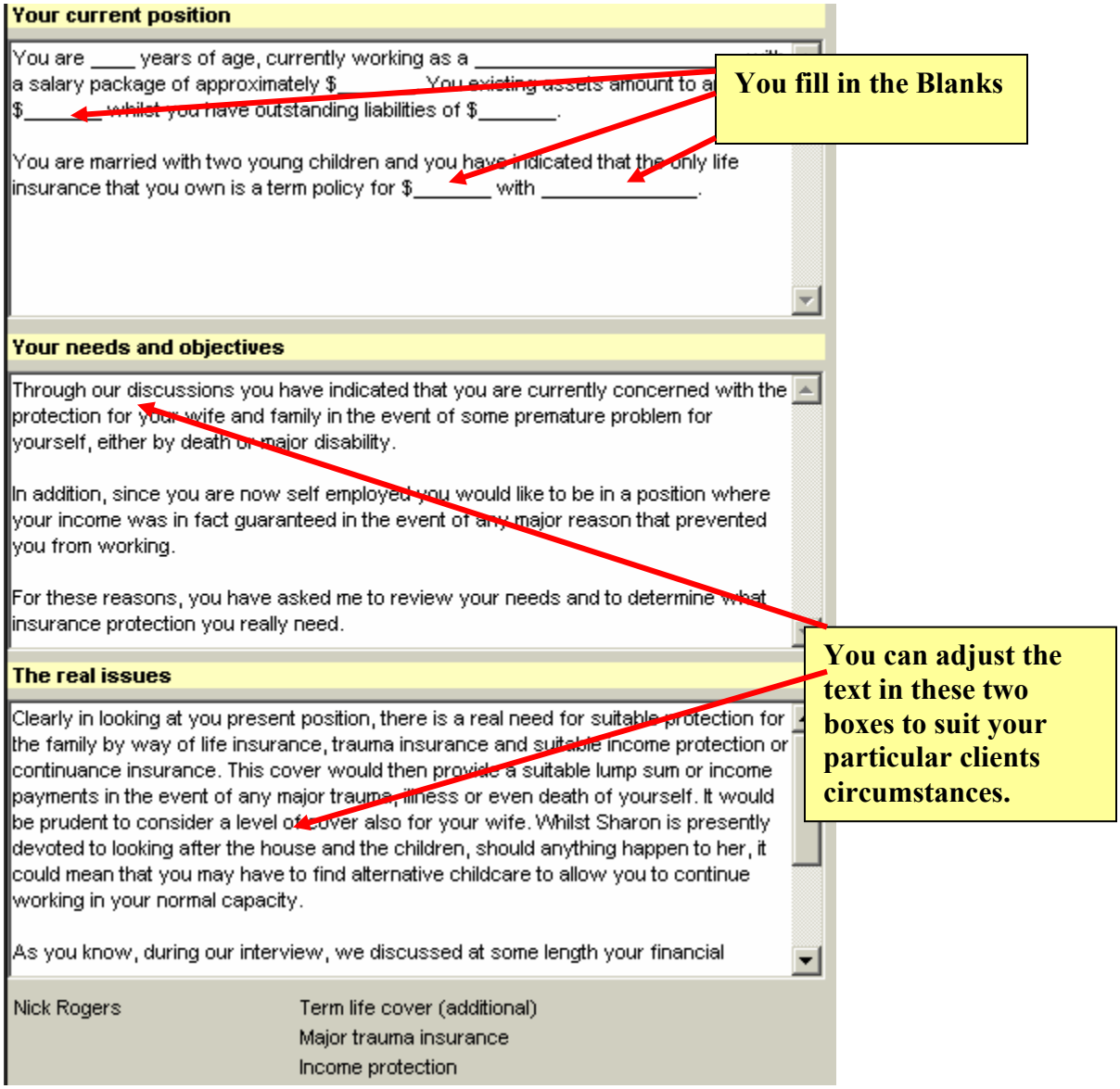
If you look at a Blank LifePlan, it looks like this:

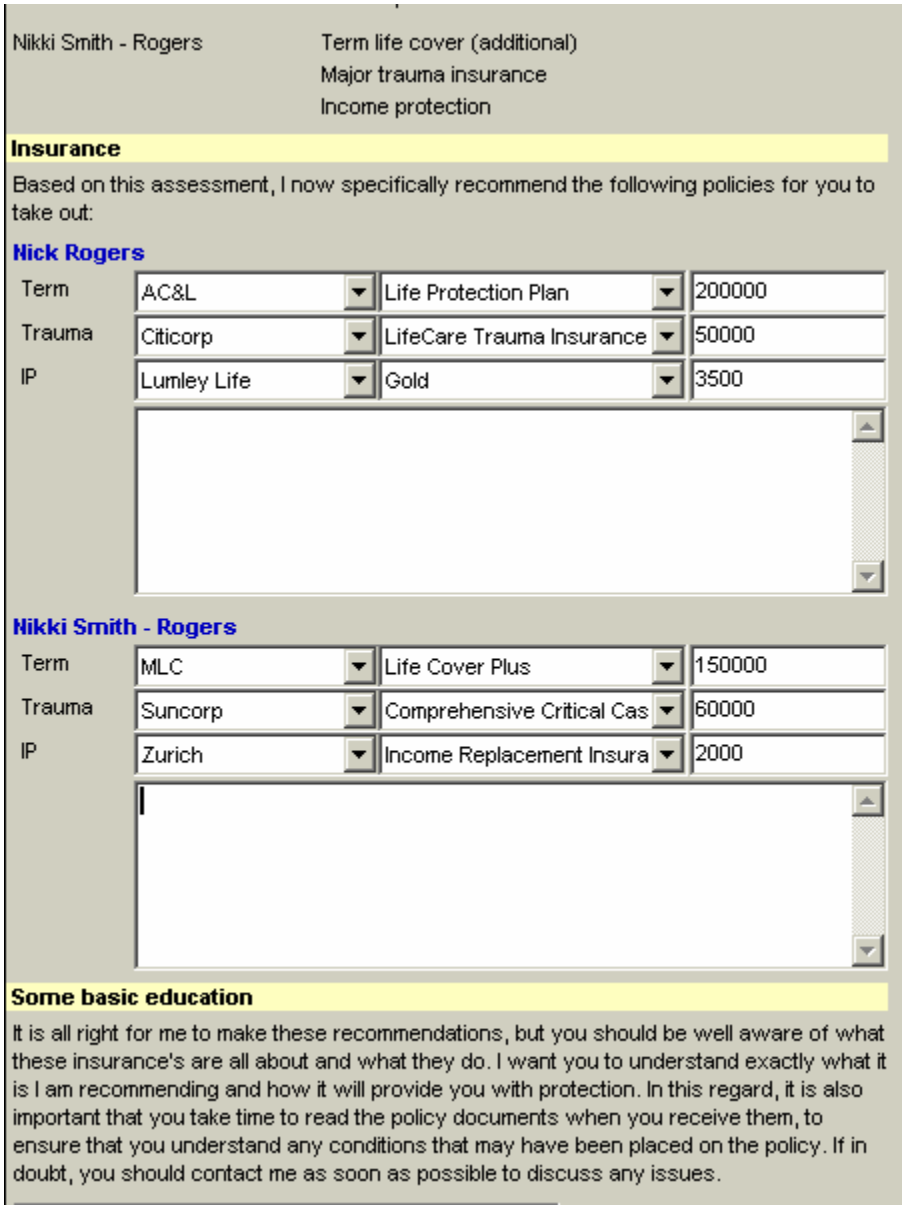



Nikki Smith - Rogers
Term life cover (additional)
Major trauma insurance
Income protection
Insurance
Based on this assessment, I now specifically recommend the following policies for you t
take out:
Nick Rogers
Term
Trauma
IP
Nikki Smith - Rogers
Term
Trauma
IP
Some basic education
It is all right for me to make these recommendations, but you should be well aware of what these insurance's are all about and what they do. I want you to understand exactly what it is I am recommending and how it will provide you with protection. In this regard, it is also important that you take time to read the policy documents when you receive them, to ensure that you understand any conditions that may have been placed on the policy. If in doubt, you should contact me as soon as possible to discuss any issues.
You Select the companies that you are authorised to sell for.
Sum Insured
You Select the Plan Name that relates to the companies that you are authorised to sell for.
Sum Insured


What is Term Life Insurance?
Term Life Insurance is a policy which provides the insured
amount of life cover or protection, which is payable only on
the insured and within a specified period, often 65 years of
of this insurance is considerably cheaper than conventional
insurance, which attracts regular bonuses and which has a
value. Term cover provides simple a protection against deat
surrender value to the insured.
Ongoing service
As your personal circumstances change, it is important to regularly reviev
plan. I suggest an annual review of your situation to discuss economic an
lifestyle changes (ie. children, new home, changes in occupation, etc) to
plan continues to meet your needs. Should you have any queries please do not hesitate to
contact this office for assistance.
Taxation
All taxation information referred to in this plan is based on the continuance of current tax
laws and their interpretation. You should refer to information continued in the Customer
Information Brochure and your tax adviser regarding your specific situation.
Costs
All costs quoted are assuming normal health acceptance where applicable, and at the
quoted age. Should any change occur between applying for and being accepted for your
insurance, you should notify me immediately.
Disclaimer
This document is to be read in conjunction with your Financial Needs Analysis and the
appropriate Customer Information Brochure. This document is not intended to replace
these items, nor does it constitute tax advice. Utmost care has been taken in this written
analysis, however, should there be any discrepancies neither your adviser nor the
company he represents can be held responsible as to whether or not the
recommendations are appropriate to your circumstances.
This Drop Down Window has the following Information:
1. What is Term Insurance?
2. What is Trauma Insurance?
3. What is Income Protection Insurance?
4. What are Stepped and Level Premiums?

When you select new LifePlan, the following plan appears:


Your current position
You are ____ years of age, currently working as a _____
a salary package of approximately $_____ You existing assets amount to a
$_____ whilst you have outstanding liabilities of $_____.
You are married with two young children and you have indicated that the only life insurance that you own is a term policy for $_____ with _____.
You fill in the Blanks
Your needs and objectives
Through our discussions you have indicated that you are currently concerned with the protection for your wife and family in the event of some premature problem for yourself, either by death or major disability.
In addition, since you are now self employed you would like to be in a position where your income was in fact guaranteed in the event of any major reason that prevented you from working.
For these reasons, you have asked me to review your needs and to determine what insurance protection you really need.
The real issues
Clearly in looking at you present position, there is a real need for suitable protection for the family by way of life insurance, trauma insurance and suitable income protection or continuance insurance. This cover would then provide a suitable lump sum or income payments in the event of any major trauma, illness or even death of yourself. It would be prudent to consider a level of cover also for your wife. Whilst Sharon is presently devoted to looking after the house and the children, should anything happen to her, it could mean that you may have to find alternative childcare to allow you to continue working in your normal capacity.
As you know, during our interview, we discussed at some length your financial
You can adjust the text in these two boxes to suit your particular clients circumstances.
Nick Rogers
Term life cover (additional)
Major trauma insurance
Income protection


Nikki Smith - Rogers
Term life cover (additional)
Major trauma insurance
Income protection
Insurance
Based on this assessment, I now specifically recommend the following policies for you to take out:
Nick Rogers
Term
AC&L
Life Protection Plan
200000
Trauma
Citicorp
LifeCare Trauma Insurance
50000
IP
Lumley Life
Gold
3500
Nikki Smith - Rogers
Term
MLC
Life Cover Plus
150000
Trauma
Suncorp
Comprehensive Critical Cas
60000
IP
Zurich
Income Replacement Insura
2000
Some basic education
It is all right for me to make these recommendations, but you should be well aware of what these insurance's are all about and what they do. I want you to understand exactly what it is I am recommending and how it will provide you with protection. In this regard, it is also important that you take time to read the policy documents when you receive them, to ensure that you understand any conditions that may have been placed on the policy. If in doubt, you should contact me as soon as possible to discuss any issues.

What is Term Life Insurance?

Term Life Insurance is a policy which provides the insured with a set amount of life cover or protection, which is payable only on the death of the insured and within a specified period, often 65 years of age. The cost of this insurance is considerably cheaper than conventional or permanent insurance, which attracts regular bonuses and which has a surrender value. Term cover provides simple a protection against death and has no surrender value to the insured.

Ongoing service

As your personal circumstances change, it is important to regularly review you financial plan. I suggest an annual review of your situation to discuss economic and personal lifestyle changes (ie. children, new home, changes in occupation, etc) to ensure that your plan continues to meet your needs. Should you have any queries please do not hesitate to contact this office for assistance.

Taxation

All taxation information referred to in this plan is based on the continuance of current tax laws and their interpretation. You should refer to information continued in the Customer Information Brochure and your tax adviser regarding your specific situation.

Costs

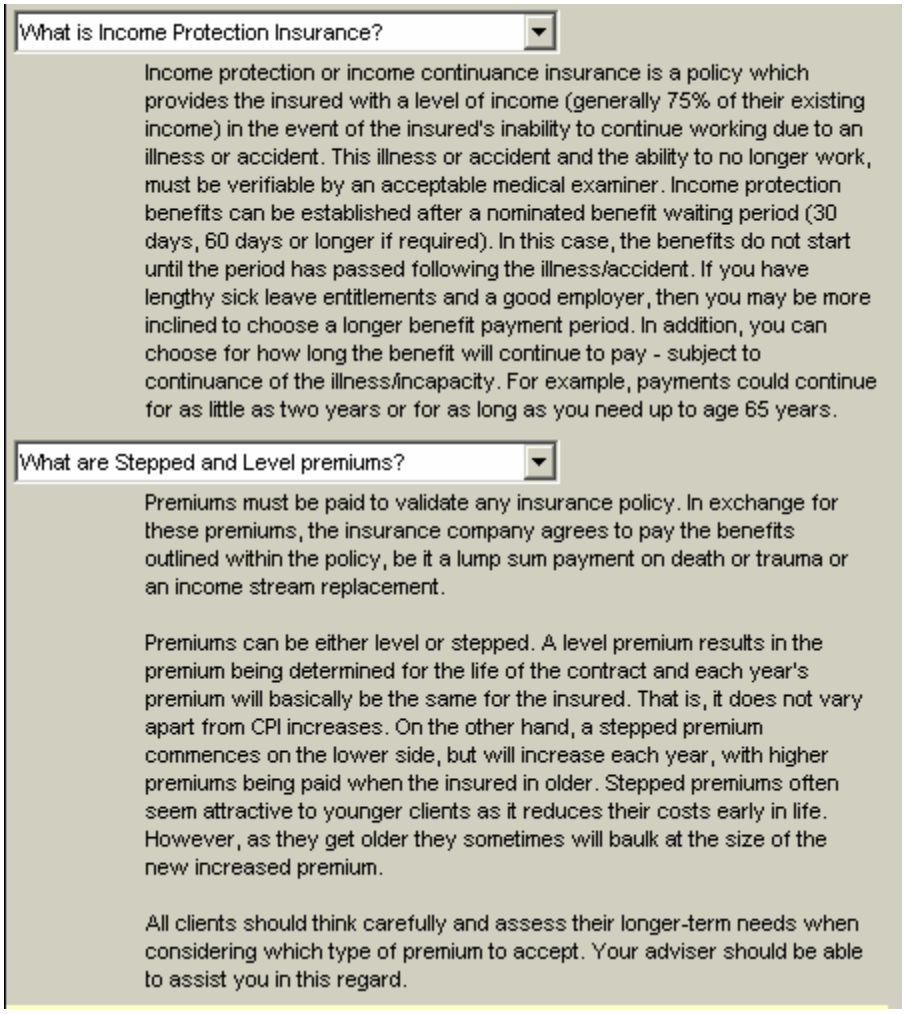
All costs quoted are assuming normal health acceptance where applicable, and at the quoted age. Should any change occur between applying for and being accepted for your insurance, you should notify me immediately.

Disclaimer

This document is to be read in conjunction with your Financial Needs Analysis and the appropriate Customer Information Brochure. This document is not intended to replace these items, nor does it constitute tax advice. Utmost care has been taken in this written analysis, however, should there be any discrepancies neither your adviser nor the company he represents can be held responsible as to whether or not the recommendations are appropriate to your circumstances.

What is Trauma Insurance?

By contrast, trauma insurance is a protection provided to the insured against a major specified trauma occurring during the life of the policy contract. This type of policy provides a lump sum payment to allow the insured and their family to be in a position to make a financial commitment towards recovery from this trauma. The trauma conditions covered by the policy will be listed in the policy document.

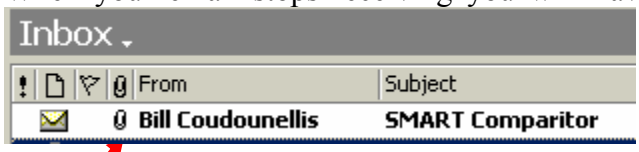

What is Income Protection Insurance?
Income protection or income continuance insurance is a policy which provides the insured with a level of income (generally 75% of their existing income) in the event of the insured's inability to continue working due to an illness or accident. This illness or accident and the ability to no longer work, must be verifiable by an acceptable medical examiner. Income protection benefits can be established after a nominated benefit waiting period (30 days, 60 days or longer if required). In this case, the benefits do not start until the period has passed following the illness/accident. If you have lengthy sick leave entitlements and a good employer, then you may be more inclined to choose a longer benefit payment period. In addition, you can choose for how long the benefit will continue to pay - subject to continuance of the illness/incapacity. For example, payments could continue for as little as two years or for as long as you need up to age 65 years.
What are Stepped and Level premiums?
Premiums must be paid to validate any insurance policy. In exchange for these premiums, the insurance company agrees to pay the benefits outlined within the policy, be it a lump sum payment on death or trauma or an income stream replacement.
Premiums can be either level or stepped. A level premium results in the premium being determined for the life of the contract and each year's premium will basically be the same for the insured. That is, it does not vary apart from CPI increases. On the other hand, a stepped premium commences on the lower side, but will increase each year, with higher premiums being paid when the insured in older. Stepped premiums often seem attractive to younger clients as it reduces their costs early in life. However, as they get older they sometimes will baulk at the size of the new increased premium.
All clients should think carefully and assess their longer-term needs when considering which type of premium to accept. Your adviser should be able to assist you in this regard.

So as you can see this program is much much more than a Comparitor Program that takes away your ability to think, without taking away your Legal Responsibility.

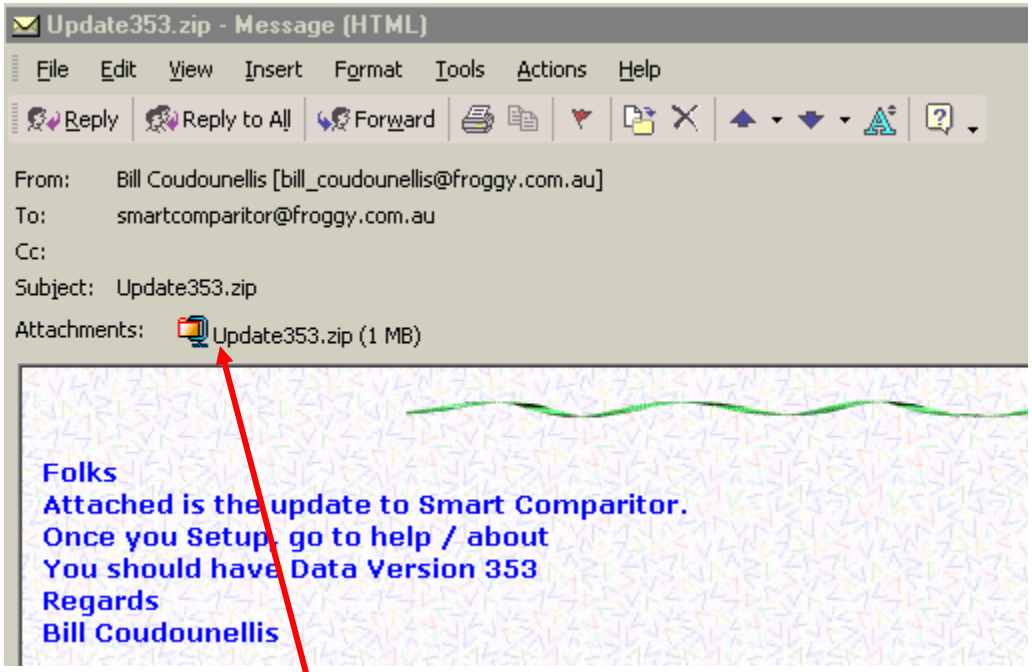
How to Download / Save / Update SMART Comparitor

This is, for some people, the hardest thing to do on the Internet. We will endeavour to keep it as simple as possible.

Firstly, connect to the Internet and start to receive your email.
When your email stops receiving you will have the following appear in your Inbox.

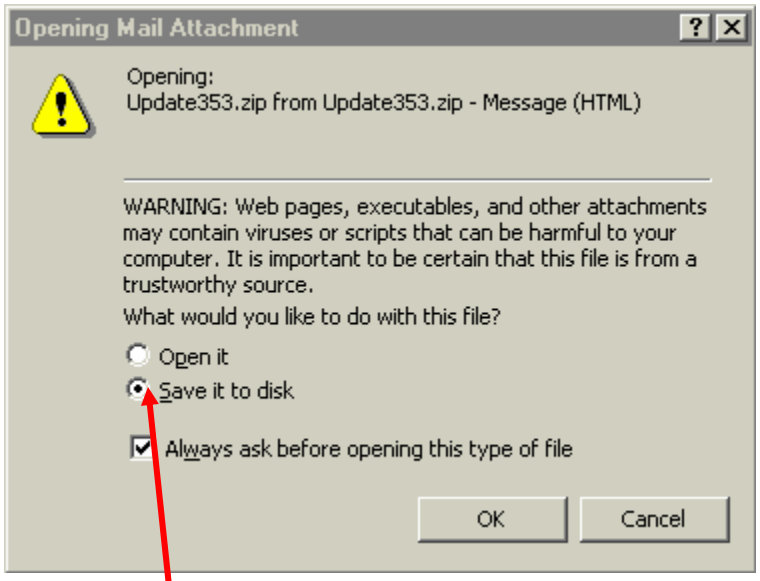


Next, double click on the actual email in order to open it as below.
You will also notice that there is an attachment accompanying the email (the paper clip before the name)



Double click on the attachments icon in the bottom of the above screen

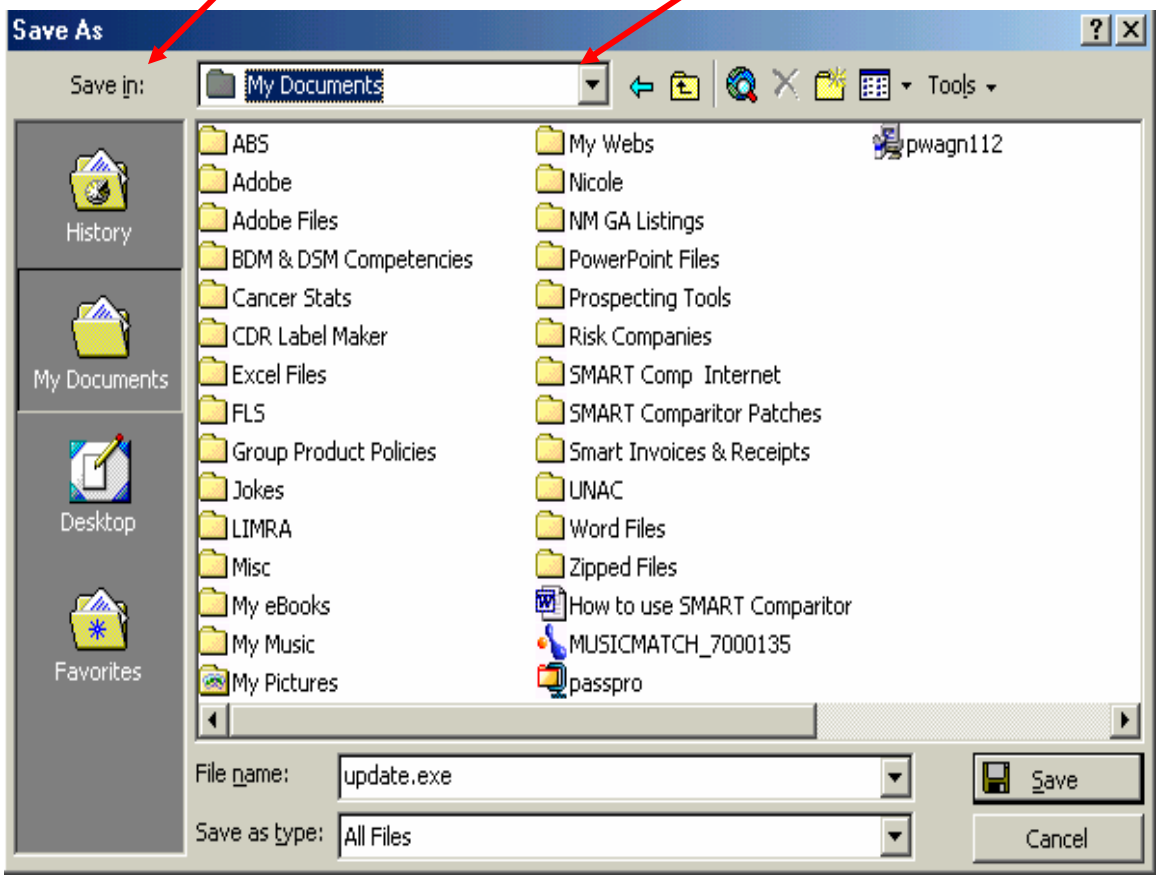
The next screen that will appear on your screen


Opening Mail Attachment
Opening:
Update353.zip from Update353.zip - Message (HTML)
WARNING: Web pages, executables, and other attachments may contain viruses or scripts that can be harmful to your computer. It is important to be certain that this file is from a trustworthy source.
What would you like to do with this file?
Open it
Save it to disk
Always ask before opening this type of file
OK
Cancel

There are no viruses contained in the Update___.zip program. We recommend that you scan the download with your anti virus program for extra security.

Click on Save it to disk (as above) and you will then see the following screen.

Where it says Save in: Please click on the dropdown window and select the folder or

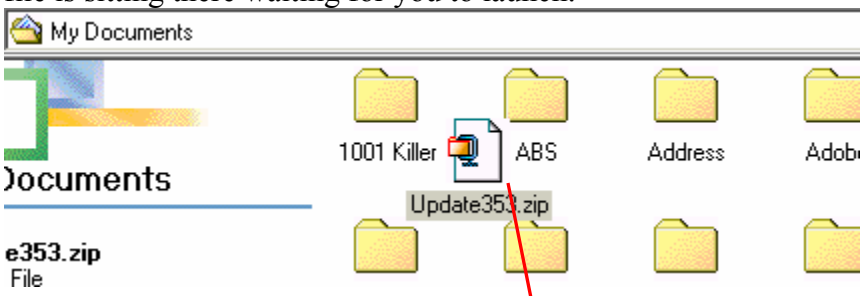


location in which you want this download to be saved in. Normally you would use either your “My Documents” folder or “Desktop”, the choice is entirely yours.

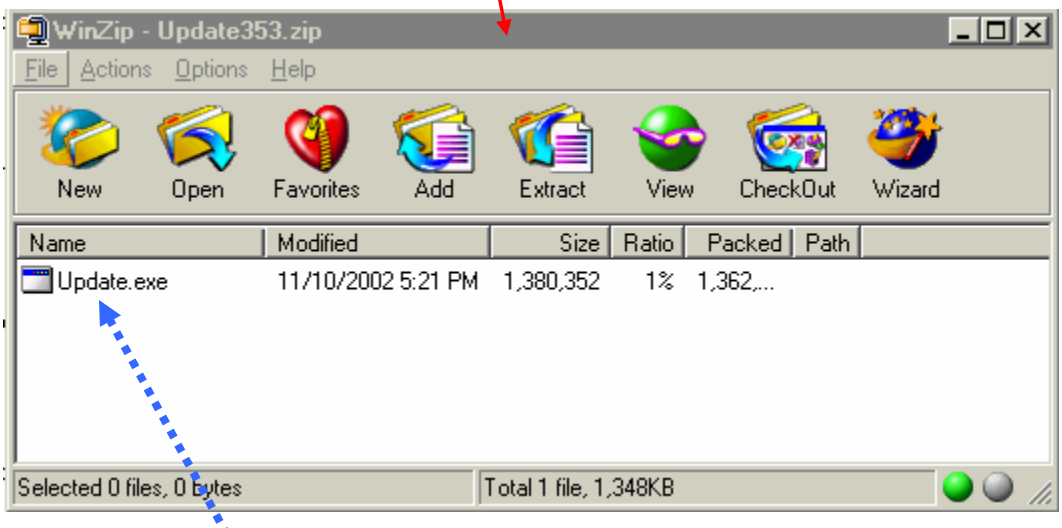
You now have full control as to where the program is being saved.

Once this has been done then click on Save

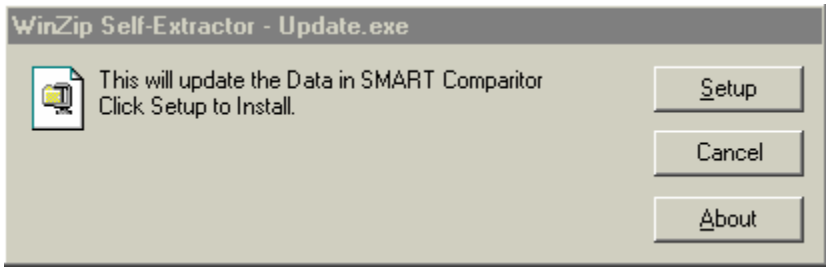
Open up your “My Documents” folder, or whatever other folder you saved it in, and the file is sitting there waiting for you to launch.



Double click on this icon and the following message will appear:



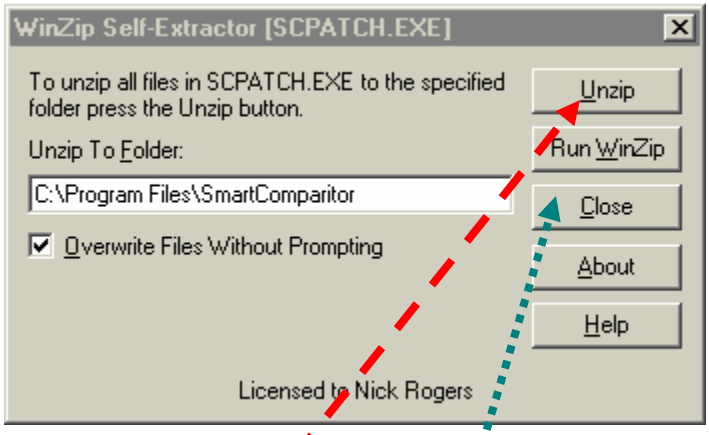
Double click on Update.exe, and the following Window will appear:



Click on Setup and the program will automatically update.

If the Update___.zip has a second file included, namely an SCPatch.exe file

To launch this file, simply double click on it, and the following will appear:

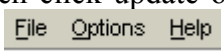


From here click on Unzip

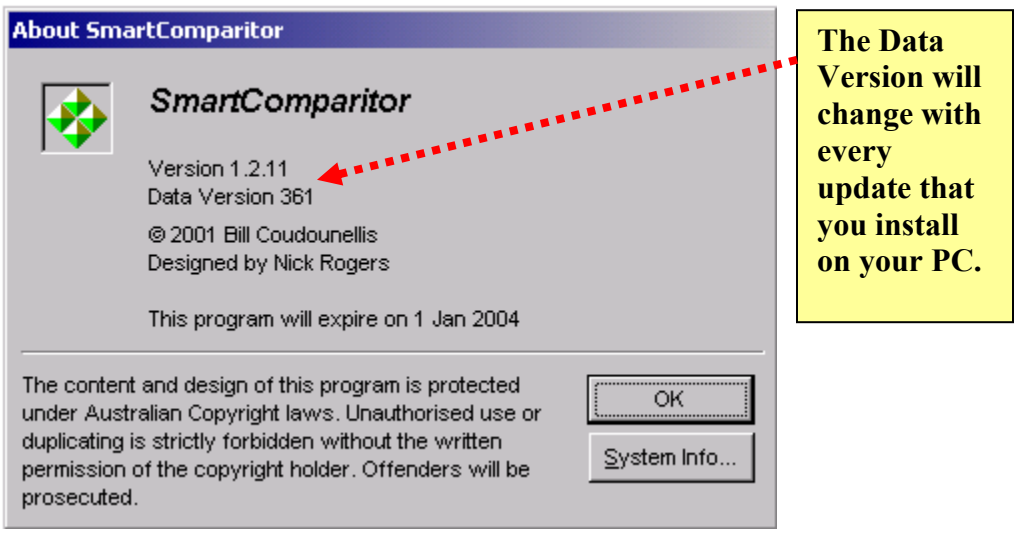
Once this is done the following will appear

After this click the close button, and presto it's done.

How do you know is the update has worked?

After you have completed the above steps, launch SMART Comparitor from either your desktop or from Start/Programs/SmartComparitor, then click update or cancel from the "Select Companies" window, then go to Help / About 

and the following window will appear.


About SmartComparitor
SmartComparitor
Version 1.2.11
Data Version 361
© 2001 Bill Coudounellis
Designed by Nick Rogers
This program will expire on 1 Jan 2004
The content and design of this program is protected under Australian Copyright laws. Unauthorised use or duplicating is strictly forbidden without the written permission of the copyright holder. Offenders will be prosecuted.
OK
System Info...
The Data Version will change with every update that you install on your PC.

If the information is the same as what we have advised in the email, then your program has updated successfully.

Mission Statement

First with the Changes – Accurate with the information

SMART Comparitor will be updated within 7 working days of the Companies reviewing their Risk Products.